



## Pension Wise Guidance

### OPT OUT FORM

Reference number:

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Name:

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Home Address:

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Postcode:

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I understand that Pension Wise is a government-backed service provided by MoneyHelper, which would help me understand how I can use the defined contribution fund that I have built up in the Scheme, ie, ZCashBuilder or Legacy AVCs.

I understand that MoneyHelper provide a free appointment to talk through my retirement options, in order to help me make an informed decision about what to do with my pension savings.

I confirm that I would like to opt out of receiving the Pension Wise guidance provided by MoneyHelper.

Signature:

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Date:

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Once completed please return this form via email to:

For ZCashBuilder members – [zcashbuilderteam@railpen.com](mailto:zcashbuilderteam@railpen.com)

For members who also have final salary benefits – [zpenteam@uk.zurich.com](mailto:zpenteam@uk.zurich.com)