

Workplace Pensions: *Joining and Opting Out*

Who gets enrolled, how the one-month opt-out works, what goes in, and
what your employer must not do.

 Last reviewed: October 2026

 GOV.UK · The Pensions Regulator · MoneyHelper · nidirect

 UK-wide (the same rules in Northern Ireland)

ukworkrights.co.uk

Who is enrolled automatically

Your employer must put you into a workplace pension and pay in if you are:

- a worker, not self-employed
- aged 22 or over and under State Pension age
- earning more than £10,000 a year with that employer (more than £833 a month or £192 a week)
- usually working in the UK

If you have more than one job, each employer checks only what you earn with it.

Not enrolled? You can still join

- If you are 16 to 74 and usually work in the UK, you can ask to join. Your employer cannot refuse.
- Earn more than £6,240 a year: your employer must enrol you and pay in at least the minimum.
- Earn £6,240 or less: your employer must let you join but does not have to pay in.
- Ask in writing.

The one-month window

- You can opt out within one calendar month and get back everything you paid in.
- The month starts on the later of the date you were enrolled and the date you got your employer's letter.
- The opt-out notice comes from the pension scheme, not your employer.
- Your employer must refund what you paid within one month of getting your valid notice, normally in your next pay.

▲ WATCH OUT

After the month you can still stop paying in, but what has been paid in usually stays in your pension until you retire.

What goes in

- The legal minimum is 8% in total: at least 3% from your employer and 5% from you, including tax relief.
- It is usually worked out on earnings between £6,240 and £50,270 a year (2026–27).
- Your employer must pay contributions on time, usually by the 22nd of each month.

Your employer must not...

- encourage or force you to opt out
- suggest you are more likely to get a job if you opt out
- dismiss you or treat you unfairly for being in a workplace pension
- close a scheme without enrolling you into another one

You can report pressure to The Pensions Regulator.

Opted out? Re-enrolment and rejoining

- Your employer must accept you back once in any 12-month period if you ask in writing.
- If you opted out, your employer will put you back in about every 3 years if you still qualify. You can opt out again.
- Northern Ireland: the same rules, ages, amounts and one-month opt-out (Pensions (No. 2) Act (Northern Ireland) 2008). For dismissal or unfair treatment, contact the LRA.

Frequently asked questions

Q I'm 20 and earn £15,000. Will I be enrolled?

Not automatically, as you are under 22. But you can ask to join, and as you earn more than £6,240 your employer must pay in.

Q I missed the month. Can I get my money back?

Usually not. You can stop paying in, but what is in the pension usually stays there.

Q My employer isn't paying in. What can I do?

Raise it with your employer first, then report it to The Pensions Regulator.

FREE RIGHTS GUIDANCE

Check your *pension rights*

Get plain-English guidance on your rights and your employer's legal duties.

MONEYHELPER

0800 011 3797

moneyhelper.org.uk

THE PENSIONS REGULATOR

0345 600 0707

THE PENSIONS OMBUDSMAN

0800 917 4487

ACAS

0300 123 1100

acas.org.uk

LRA (NORTHERN IRELAND)

03300 555 300

Labour Relations Agency

UK WORK RIGHTS — FREE GUIDE

**Can I Opt Out of My
Workplace Pension?**

ukworkrights.co.uk/guide-workplace-pension-opt-out.html

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Published by UK Work Rights Ltd

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Also: [Opting Out of a Nest Pension](#)