

If you stop working for your SAUL employer, you'll also leave SAUL.

Here's what happens next:



1. Your employer will tell us you've left

They'll tell us your last day of working and the amount of your last pension contribution. Employers send us leaver details once a month. They'll tell us you've left the month after you stop working for them.



2. We'll write to you about your options

You can choose to:

- keep your pension in SAUL until you retire, or
- transfer it to another pension scheme – for example at your new job.

You might be able to have a refund of the money you've paid in but only if you've not been a SAUL member for long. We'll tell you if you have this option when we write to you.



3. Tell us what you'd like to do

If you want to transfer your pension or get a refund, you just need to return the form in your leaver pack to get the process started.

If you want to leave your pension in SAUL, you don't have to do anything.



You might be able to join SAUL again

Around 50 different organisations with links to Higher Education pay into SAUL so you could join again in the future if you start work for another SAUL employer.



Remember to tell us if you move house

Please let us know if you change address – that way you won't lose track of your SAUL pension.



We're here to help

If you've got any questions about leaving SAUL, please get in touch. We're available 9am-5pm, Monday to Friday. You can also find out more in our [Benefits Guide](#).