



nest

NATIONAL
EMPLOYMENT
SAVINGS TRUST

Welcome to NEST

All the key information you need
about being a member of NEST

Please write your NEST ID here:
You'll find this number on the letter
that came with this booklet.

Welcome to NEST

Building a retirement pot is important. We know you take it seriously. We do too. We've designed NEST to make it easy for you.

Now that you're a member you can take control of your retirement pot if you want to. It's up to you how involved you'd like to be and NEST is designed to look after your money whatever you choose to do.

How do you know how much money is in your NEST retirement pot?

If you switch on your online account you can check what your retirement pot is worth whenever you want. You can also keep track of what's being paid in by you, your employer and the government.

To switch on your online account visit nestpensions.org.uk/member-hub

Your online account

There are lots of reasons to switch on your online account. You can read more on page 6.

When can you take your money out of NEST?

You can choose any date from your 55th birthday.

It's a good idea to let us know when you plan to take your money out of NEST. You can do this by logging into your account.

There's more information about taking your money out on page 17.

Who gets your money?

Your NEST retirement pot is only there for you and your loved ones. So it's important that you tell us who you'd like to receive it if you die before you take your money out. This could be your partner or spouse, a family member or a charity.

Find out more about how you can do this on page 22.



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i **Opting out**

If you don't want to contribute to NEST you can choose to opt out. You must do this within your opt-out period.

If you don't opt out within this period you can still choose to stop your contributions at any time.

You can find out more about opting out and stopping contributions on page 23.

01 About us

Helping you to save for your retirement

NEST is here to help you to build up a retirement pot. A lot of people in the UK haven't had a workplace pension before, so we've spent time finding out what they want and need from a scheme like NEST.

NEST is an occupational pension scheme run on a not-for-profit basis. NEST is run for you, our members, and we've been set up to look after your money.

Making pensions easier

We understand that pensions can be confusing. That's why we're doing our best to keep things simple and put you in control.

We don't use jargon and we take the time to make sure information about your pension is easy to understand.

We know that pensions aren't always a day-to-day concern. Our research shows that many people just want to keep on contributing and let us take care of the rest.

NEST lets you do exactly that with a straightforward approach designed to help your retirement pot grow over the long term.



The people who run NEST

NEST Corporation is the organisation that runs the NEST pension scheme. It's made up of a Chair and up to 14 Trustee Members who run the scheme in the interests of our members.

In this booklet we use the term NEST to refer to both NEST Corporation and the scheme.

Find out more by visiting [nestpensions.org.uk/how-NEST-is-run](https://www.nestpensions.org.uk/how-NEST-is-run)

02 Why have a pension?

It's a good idea to put some extra money away for your future. A lot of people plan to rely mainly on the State Pension so it's worth remembering that the basic State Pension is currently worth **£110.15** per week for 2013/2014.

It can give you a foundation for your income in retirement, but without your regular income when you stop working, you may not have enough money for the retirement you want.

Why a workplace pension is different

Putting money aside for retirement needs a special approach. Between now and the time you retire the cost of things such as food, petrol and taking a holiday for example is likely to increase. You need to make sure your money grows more than the rising cost of living. A pension scheme is one of the best ways of doing this.

You'll also get extra money added by your employer and most people will get money from the government through tax relief. That means over the years there'll be more money going into your retirement pot than if you just saved in a bank account.

A pension can also offer some long-term security for your family, partner or loved ones. If you die before taking your money out of NEST, as long as you've told us who should get the money, we'll do our best to make sure they get it.

Putting money away for the future

There are many different ways to put money away and lots of people choose to do it through a savings account or by putting cash into an ISA. However, at the moment bank accounts don't offer high rates of interest. When you come to retire you may find that the money you've saved is worth less than you expected because of the increased cost of living.

NEST aims to grow your money more than if you put it in a bank account and built up interest.



03 Being a member of NEST

You're a member of NEST for one of two reasons:

- your employer automatically enrolled you
- you asked your employer to enrol you.

You can learn more about who can be a member of NEST and ways of joining by visiting nestpensions.org.uk/pensions-from-2012

Using your online account

As a member of NEST you have an online account. By switching it on you can start to make the most of being a member of NEST. You'll get your own online mailbox so you can receive important information from us quickly.

Switching on your online account means you can:

- see the value of your retirement pot
- check what your employer is contributing
- make sure we have up-to-date details for you
- find out how much you could get when you take your money out
- pay in more or stop contributions for a while
- tell us who you want to get your money if you die.

Please switch on your online account and give us your email address. This will help us keep costs low because we can start sending you all our communications electronically instead of on paper.

Lower costs mean we can keep charges low for all members, so more money goes towards your retirement. It's good for the environment as well.

If you also want us to send you communications on paper, you need to let us know. You can do this by logging into your account, calling us or writing to us using the address at the back of this booklet.

What can you do with your online account?

- 1 See what the value of your retirement pot is



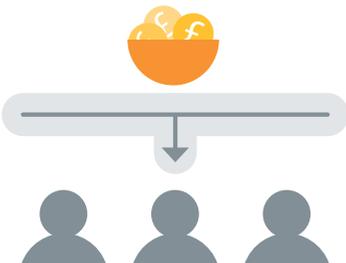
- 2 Keep us up to date if your details change



- 3 Pay in more or stop contributions for a while



- 4 Tell NEST who you'd like your money to go to should you die



How do you switch on your account?

To switch on your account you'll need your National Insurance number and your NEST ID. You'll find your NEST ID at the top right of the letter that came with this pack.

Go to nestpensions.org.uk/member-hub, click on *Switch on your NEST account* and follow the instructions on screen.

Your retirement pot stays with you even if your circumstances change

Now you're a member of NEST, you can keep the same retirement pot and contribute to it even if your circumstances change. For example, you can still contribute if you become self-employed or stop working.

If you change jobs and your new employer uses NEST, then both you and your employer can contribute to the pot you already have.

Even if your next employer doesn't offer NEST, you can still contribute directly to your NEST pot yourself. You'll need to contribute at least **£10** each time.

04 Contributing to NEST

The best way to build up a retirement pot is to start as soon as you have the chance to and then keep contributing.

It's never too late to start and no matter when you start or how much is being paid into your retirement pot, we'll look after it carefully.

Contributing to your retirement pot

Whether you've been automatically enrolled or asked to be enrolled in NEST there's a minimum contribution level that must be added to your retirement pot.

Your employer will pay some or all of this and the rest will come from you and tax relief if you're eligible for it.

One way of meeting the minimums is shown in the graph on page 11.

Minimum contributions start low and will increase over a number of years. If you're thinking you can't afford it, you may find that once you give it a go for a few months you get used to it. Setting money aside for your retirement may be easier than you thought.

What does the value of your pot depend on?

The value of your retirement pot depends on:

- contributions
- charges
- growth.

Contributions

Contributions can come from:

➤ You or someone paying in for you

As well as regular contributions, one-off contributions of at least **£10** are also allowed.

➤ Your employer

Your employer can make regular contributions.

➤ The government through tax relief

At the moment the basic rate of tax relief is 20 per cent.



Find out more online at nestpensions.org.uk

Charges

To cover the costs of setting up and running NEST we take a small percentage of the money going into your pot and a very small percentage off the value of your retirement pot over the year. Find out more about charges on page 13.

Growth

When you're a member of NEST we'll carefully manage your money for you. We aim to make our NEST Retirement Date Funds grow more than the rising cost of living.

How tax relief works

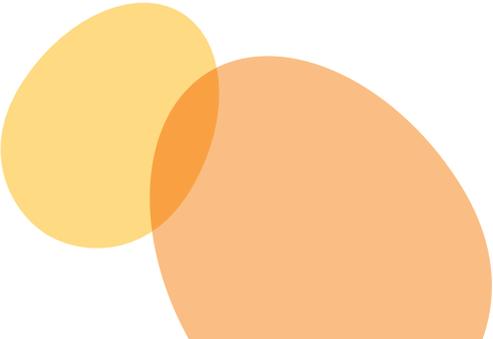
If you're eligible for tax relief, for every **80p** that you contribute to your retirement pot you'd normally get an extra **20p** added to your pot from the government.

Even if you don't have any earnings you'll still receive tax relief on **£2,880** of your contributions in a tax year.

This will only be if either:

- you were a resident in the UK at some point during that tax year
- you were a resident in the UK at some point during the five years immediately before the current tax year and when you joined NEST.

If you're a higher rate tax payer you could get more tax relief but you'll have to claim this yourself and it won't be added to your pot.



How your employer will work out your contributions

One way of calculating minimum contributions is to base them on qualifying earnings. This means the money you earn above **£5,668** and no more than **£41,450**¹.

There are three other ways that your employer can choose from to calculate minimum contributions using different definitions of earnings and percentages. For more information about these options go to nestpensions.org.uk/contributions

It's best to check with your employer how your contributions are worked out.

So let's say you earned **£15,000** a year. Your employer will calculate your contributions on **£9,332** as that's the amount of your income above **£5,668** and not more than **£41,450**.

Based on the minimum contribution level of 2 per cent in 2013, about **£187** would be added to your retirement pot. Your employer would pay at least half of this and the rest would come from your wages and any tax relief you're entitled to.

If you earned **£20,000**, the contribution would be calculated on **£14,332**. That means in 2012, based on minimum contributions about **£287** would be added to your retirement pot. Your employer would pay at least half of this.

¹These figures apply to the 2013/2014 tax year and will be reviewed every year by the government.

How minimum contributions will change

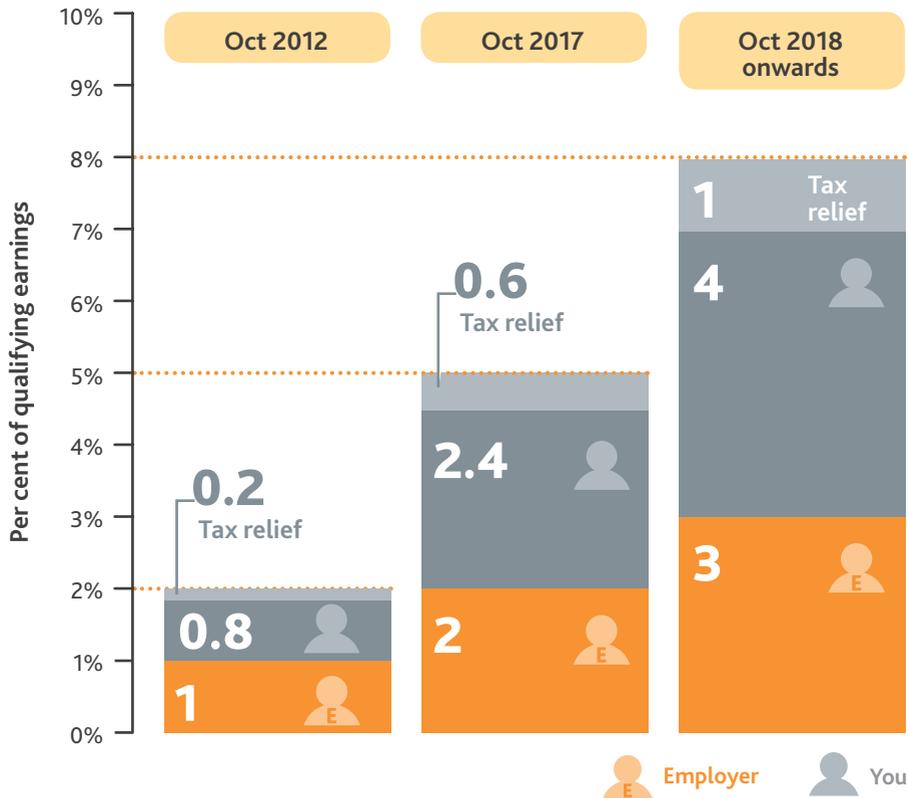
The minimum contribution based on qualifying earnings is currently a total of 2 per cent with at least 1 per cent coming from your employer.

The graph below shows how minimum contributions will change over the next few years if they are based on qualifying earnings.

Contributions from other people

Other people can contribute to your retirement pot, for example your partner or spouse. They can do this using a debit card at nestpensions.org.uk and clicking on *Myaccount*.

Our website gives you more details on how to make payments. Visit nestpensions.org.uk/contributions



NEST's annual contribution limit

NEST has an annual contribution limit which means the most that can be contributed to your pot in a single year is **£4,500**.²

If we receive contributions from your employer that take you over the annual contribution limit, we'll accept those contributions and hold the extra amounts as cash until the end of the tax year.

If any contributions you make directly into NEST take you over the annual contribution limit, or you're already over the limit when you make them, we won't accept these.

At the end of the tax year, if you're over the contribution limit we'll work out how much, if anything, needs to be refunded to you. We'll then give you the option of taking a refund or putting these contributions back in the pot against next year's annual contribution limit.

Are there any exceptions where NEST will accept contributions over the annual contribution limit?

Yes. There are some exceptions. For example, when money comes into your NEST retirement pot in a lump sum in the two situations outlined below.

- A court has awarded you a share of an ex-spouse or civil partner's retirement pot in a divorce or at the end of a civil partnership.
- You've spent more than three months but less than two years saving in a workplace pension scheme that's an occupational scheme.

If one of these situations applies to you, the transferred amount won't count towards the annual contribution limit.

This means that together with your own and any regular contributions from your employer, the total contributed to your pot in a year could be more than our annual contribution limit.

² This is the annual contribution limit for the 2013/14 tax year. This figure will be adjusted every year in line with average earnings.

NEST's charges

NEST is an occupational pension scheme run on a not-for-profit basis. This means we don't make a profit from looking after your money. However, we need to cover the costs of setting up the scheme and managing your retirement pot.

How our charges work

We take a small percentage of the money going into your pot known as a contribution charge.

This amount is **1.8 per cent**.

Suppose **£25** is being added to your pot each month. This means of this **£25**, we take a contribution charge of **45p**.



Over 12 months if **£300** is added to your pot, then the contribution charge over the year works out as **£5.40**.

We also take a very small percentage off the value of your retirement pot over the year. This is known as an annual management charge.

This amount is **0.3 per cent**.

Suppose your total retirement pot is worth **£5,000**. This means we charge **£15** over the year.

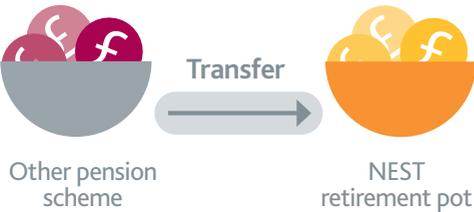


In this example, where **£25** is paid in every month and the total amount of money in your pot at the beginning of the year is **£5,000**, the total you'd pay in charges in this year is about **£20**.

Can you move money into NEST from another pension scheme?

The two circumstances described on page 12 are the only situations in which you might be able to move money into NEST from another pension scheme. You'll need to check the other pension provider's rules first.

- If you're awarded a share of a former spouse or partner's retirement pot.
- If you're moving your money from an occupational pension scheme that you've saved in for less than two years.



05

What happens to your money in NEST?

Managing your money

We understand that most members are looking for steady, consistent growth from the money they put into their retirement pots.

When you put money into NEST we manage it carefully for you.

Helping your pot grow

We aim to make your pot grow for when you retire.

We do this by buying things that usually increase in value over time, such as shares in a company or property. As the company grows or as the property goes up in value you share in the profit.

You can read more in our *Different types of investment* factsheet available at nestpensions.org.uk/different-types-of-investment

NEST Retirement Date Funds

When you join NEST we put your money into one of our NEST Retirement Date Funds. We'll have a NEST Retirement Date Fund for every year a member could take their money out of NEST.

Unless you tell us differently, we'll assume you'll take your money out of NEST when you reach 65 or your current State Pension age, depending on your date of birth.

So whether you're near retirement or further away from it, we'll have a NEST Retirement Date Fund for you.

For example, if you expect to take your money out in 2022 your retirement pot will be invested in the NEST 2022 Retirement Fund.

If on the other hand you expect to take your money out in 2058, your retirement pot will be invested in the NEST 2058 Retirement Fund.

Each of these funds is managed according to the life stage of members in it. If you're five years from retirement we'll manage your money in one particular way, making sure it's ready for you to take it out. If you're 20 years from retirement, we'll manage your money differently, focusing on growing it as much as possible.

Other funds

Some members may have personal beliefs or preferences about how we manage their money.

For example, some people may feel strongly about fair trade, labour rights or the environmental impact of the companies they put money into. Others may want a way of putting money away that fits with Islamic principles.

Alternatively they may just want their money to be invested in a way that aims to grow it differently from the NEST Retirement Date Funds.

For these reasons NEST offers a carefully selected choice of other funds.

These funds are:

- NEST Ethical Fund
- NEST Sharia Fund
- NEST Higher Risk Fund
- NEST Lower Growth Fund
- NEST Pre-retirement Fund.

You can find out more about all of our fund choices at nestpensions.org.uk/other-funds-savers

How to make the most of your pot

➤ Keep at it

The most straightforward and reliable way to build your retirement pot is to keep making contributions.

That way you won't lose out on any money from your employer or any tax relief you may get from the government.

➤ Put more in

You can contribute more than the minimum amount that your employer has asked you to pay, so long as no more than **£4,500** is paid into your retirement pot in any one year.

To see the difference even small extra contributions could make to the value of your pot and what you could get when you come to take your money out of NEST you can use our Pension Calculator at nestpensions.org.uk/pension-calculator

➤ Leave it in longer

Leaving your money in longer means you'll have more time to make contributions and we'll have more time to grow your retirement pot. You won't get tax relief on any contributions after you reach age 75.



Find out more online at nestpensions.org.uk

06 Taking your money out of NEST

When can you take your money out?

You can take your money out of NEST at any point from your 55th birthday. It's a good idea to tell us when you plan to take your money out so we can make sure we manage your retirement pot to be ready for that date.

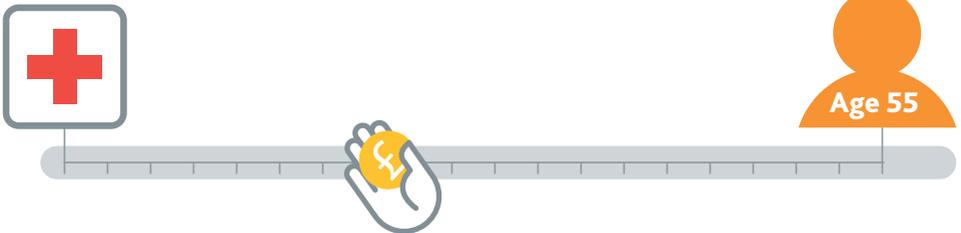
You can let us know when you plan to take your money out by logging into your account and clicking on *Taking money out*.

If you don't tell us the date you want to take your money out of NEST we'll assume you'll take your money out:

- at age 65 if you were born before 5 December 1953
- at your current State Pension age if you were born after 5 December 1953
- at age 75 if you've already reached 65 or State Pension age at the point of joining.

State Pension age is changing over the next few years. You can find out what yours is at [direct.gov.uk/spacalculator](https://www.direct.gov.uk/spacalculator)

In some circumstances, such as ill health, you may be able to take your money out earlier.



- If you're ill and unable to work you could take cash and a retirement income before age 55.
- If you're seriously ill you can get a tax-free cash lump sum before age 55.

Understanding your choices

When the time comes to take your money out of NEST, there are a number of things you can do with your retirement pot.

Your options will depend mainly on how much is in your pot.

NEST can help you understand these options and offer information to support you in making your decision.

1 Cash only



2 Retirement income



3 Cash and retirement income



4 Transfer pension

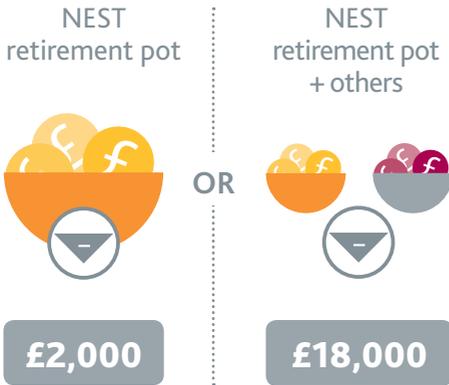


Option 1 – Take all your pot as cash

If your pot is worth **£2,000** or less you can take it all as cash from the day you turn 60. One quarter of it will be tax free.

You can sometimes take a larger pot as cash. If you have more than one retirement pot and together they all add up to no more than **£18,000** you could still take your whole pot as cash, even if it's worth more than **£2,000**.³ You'll receive one quarter of it tax free.

Any retirement pots you choose to take as cash must be taken within 12 months of each other. Your options will depend on the rules of the other pension schemes.

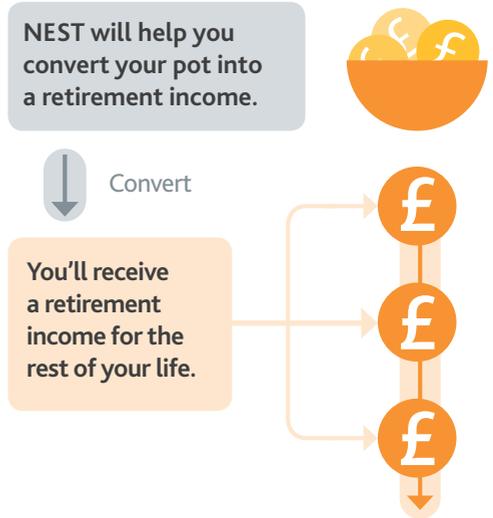


Option 2 – Buy a retirement income

If you have at least **£1,500** in your NEST retirement pot, we can help you set up a retirement income that will be paid to you for the rest of your life.

At the point when you buy your retirement income you'll have various options. For example you could choose a retirement income that increases over time to keep pace with inflation.

NEST retirement pot



³ These amounts may change over time.

Option 3 – Take a cash lump sum and buy a retirement income

You could take some of your pot as cash and use the rest to get a retirement income. Up to a quarter of your pot can be taken as a tax-free cash lump sum. As long as at least **£1,500** is left, NEST can help you get a retirement income.

As with option 2, you'll have various options to choose from when it comes to buying a retirement income.



First you'll decide how much of your retirement pot you want as cash



You'll receive your cash lump sum immediately when you take your money out of NEST.



You can purchase a retirement income with what's left in your pot and receive it for the rest of your life.

Option 4 – Transfer your NEST retirement pot out to another scheme

If you have money in more than one pension scheme, one option is to transfer your money out of NEST and put it all in one place. Normally you can only do this after age 55.

You may then take it as cash, buy a retirement income or choose a combination of both. Your options will depend on the rules of the pension scheme you transfer to and how much you have in your pot. You can find out the value of your retirement pot and request a transfer by calling us on **0300 020 0090**.

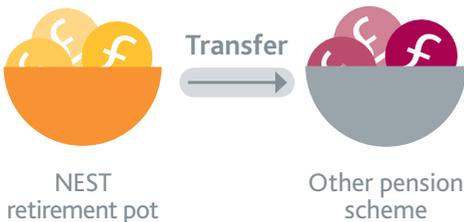
You can also write to us using the address on the back cover of this booklet.

The value of your pot will depend on the day that the transfer takes place. This is known as the 'transfer value'.

How NEST can help you choose

If you're six months or less from the date we expect you to take your money out of NEST we'll provide you with tailored information about your options. This will help you choose the one you feel is right for you.

At this point we'll also give you full instructions on how to get help with your retirement options.



07 Dying before taking your money out

Making sure the right person gets your money

You can tell us who you'd like to get your retirement pot should you die before taking your money out of NEST. This is known as your nominated beneficiary. It could be your partner or a member of your family, your favourite charity, a trust or a combination of people and organisations.

It's important to keep your nominations up to date. If you change your mind about who should get your pot you need to tell us. Otherwise, if you die we have to follow your most recent instructions.

The quickest way is to log into your account and go to *Edit profile*. Alternatively you can fill in the form included with this pack and post it to us.

If you die before your 75th birthday we'll normally pay a cash lump sum to your nominated beneficiaries. If you're 75 or older when you die, any nominated beneficiaries who are financially dependent on you can use their share to buy a retirement income or take it as a lump sum.

Nominated beneficiaries who aren't dependent will get a lump sum. We have to deduct a tax charge of 55 per cent from lump sums if you die after reaching 75.

What happens if you don't nominate someone?

If we can't find the person you've nominated, they've already died, or you didn't nominate anyone, we'll normally

have to pay your retirement pot to whoever is appointed to look after your estate.

They'll be responsible for distributing your estate in line with your will, or if you don't leave a will, in line with the law. We may decide to pay anything left over that isn't more than £5,000 to one or more of your relatives.

How can you make sure the right person gets your money?

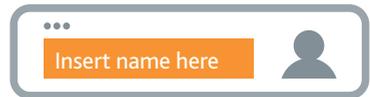
1

Switch on your online account



2

Provide details of who you want to receive your NEST retirement pot



3

It's important to keep your nominations up to date



08 If you choose to opt out

If you decide you don't want to be a member of NEST you can opt out during the opt-out period. This is normally a one-month period that starts after your employer enrolls you. You can find this date in the letter that comes with this booklet.

If you choose to opt out, you're only opting out of NEST with the employer mentioned in that letter. If another employer enrolls you, either now or in the future, and you want to opt out you'd need to do it again.

If you opt out, any money you've contributed with this employer will be refunded, but you should think carefully before you opt out.

Opting out means you'll lose out on employer contributions and tax relief that would have gone into your retirement pot.

After the opt-out period has passed, you can still choose to stop making contributions but you won't get a refund of any contributions you've already made. Your contributions will stay in your NEST retirement pot until you reach the age where you can take your money out.

If you decide to opt out you can do it in the following ways:

- Online
- Post
- Telephone

Online

Visit nestpensions.org.uk/member-hub select *Opt out* and follow the instructions on screen.

The advantage of doing this online is it takes about **two minutes** and we can quickly stop taking contributions from your employer. We'll also write to you to confirm your decision.

Telephone

Call **0300 020 0090** and follow the automated instructions. This telephone call is likely to take about **six minutes**. Calls cost no more than a national rate call to 01 or 02 numbers. Charges from mobile phones may vary.

Post

If you prefer, you can opt out by post. Call us on **0300 020 0090** to let us know. We'll post you a form to fill out and give to your employer. They'll tell us you've decided to opt out.

Opting out this way takes more time to complete so there's a chance your employer might take more contributions from your wages before the process is complete.

Remember the one-month opt-out period means that if you choose to opt out by post, you'll need to do it in good time.

After the opt-out period

If you don't opt out within the one-month period, you'll still have control of whether you make payments into your retirement pot or not. You can decide to stop making contributions for a period of time. If you want to start contributing again you can. If you want to receive an employer contribution then, assuming you're still eligible, you'll need to talk to your employer.

If you asked your employer to enrol you into NEST to begin with and then changed your mind and opted out, your employer doesn't have to let you opt in again within a 12-month period.



09 Further information

Further help

You can find answers to frequently asked questions at nestpensions.org.uk/faqs

If this doesn't resolve your issue you can contact us by email at support@nestpensions.org.uk

Or you can call us on **0300 020 0090**.

You can also write to us at:

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Making a complaint

If you're unhappy about the way we manage the scheme we'd like to put things right.

You can tell us about your complaint by:

- logging in at nestpensions.org.uk
- emailing us at feedback@nestpensions.org.uk
- telephoning us on **0300 020 0090**.
- writing to us at:

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

We'll look into your complaint and try to resolve it in within 10 working days.

We expect to resolve most complaints quickly and informally.

However we also have a more formal complaints process. This is known as the internal dispute resolution procedure (IDRP).

You can find more information about the IDRP and our complaints procedure in *How we handle complaints* available to view or download at nestpensions.org.uk

Alternatively, you can request a copy by contacting us using any of the other methods listed above.

The Pensions Advisory Service

The Pensions Advisory Service (TPAS) is available to help members and beneficiaries of NEST with any:

- pensions query they may have
- difficulty they've failed to resolve with NEST.

You can contact them at:

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB

0845 601 2923
pensionsadvisoryservice.org.uk

If you're still not satisfied once your complaint has been taken through our internal dispute resolution procedure and raised with TPAS, you can take your case to the Pensions Ombudsman.

The Pensions Ombudsman may investigate and determine disputes in relation to an occupational pension scheme such as NEST.

You can contact the Pensions Ombudsman at:

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

020 7630 2200
pensions-ombudsman.org.uk

The Pensions Regulator

The Pensions Regulator (TPR) is the UK regulator of work-based pension schemes.

It works with trustees, employers, pension specialists and business advisers to protect members' benefits and encourages high standards in running pension schemes.

TPR is able to intervene in the running of schemes where trustees, providers or employers have failed in their duties.

You can find helpful information about TPR at **thepensionsregulator.gov.uk**

You can contact TPR at:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

0845 600 0707
customersupport@tpr.gov.uk

Our annual report and accounts

NEST Corporation publishes an annual report on the activities of NEST during the previous scheme year, together with NEST's annual financial accounts. You can find the most recent report and accounts at nestpensions.org.uk/library

Our Member Panel will also publish an annual report on how far NEST Corporation has taken into account the views of members and of the panel when making decisions about how NEST is operated, developed and changed.

We'll publish this report at nestpensions.org.uk

Statement on contracting out

NEST is not contracted out of the additional State Pension. This means that the money you receive from NEST will be in addition to any basic State Pension and additional State Pension paid by the state.

You can find further information on this at direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm

Statement on establishing statute

NEST was established by the National Employment Savings Trust Order 2010, an order made under Section 67 of the Pensions Act 2008.

NEST's registered pension scheme details

NEST is a Registered Pension Scheme under Chapter 2 of Part 4 of the Finance Act 2004. NEST's Pension Scheme Tax Reference is **00765918RD**.



NEST's order and rules

Some of the areas this booklet covers are set out in the legal framework that governs NEST, known as the order and rules.

We've taken care to make sure that where this booklet summarises the order and rules it's as accurate as possible. It doesn't cover everything and the order and rules will always take priority. This version was published in May 2013, replacing the September 2012 version. It covers your membership in NEST and applies to you on joining NEST. If this guide changes and this affects you, we'll let you know.

You can read the full order and rules or an easy-to-understand summary at nestpensions.org.uk

This booklet is for members who receive employer contributions and have the right to opt out.

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Contact us

Member enquiries 0300 020 0090
8am to 8pm seven days a week
For bank holiday opening hours visit
nestpensions.org.uk/contactus

Email **support@nestpensions.org.uk**



Find out more online at
nestpensions.org.uk