



Helping you to support your workforce

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Gary Ball, Senior Strategic Account Manager

David Knight, Head of Key Employer Account Management

Agenda

Practical tips

1 Web Services

2 Tips for using Nest

Employee engagement toolkit

3 Employee engagement

Housekeeping

- › Time for questions at the end of the presentations, please type any questions in the Q&A box.
- › If you cannot access the Q&A box please send any questions to [**events@nestcorporation.org.uk**](mailto:events@nestcorporation.org.uk)
- › Please fill out the feedback form.
- › Slides and recording will be sent out after the event



Web services

John Hale

Web services

Simplify your pension admin



What is it?

- › Payroll software that connects directly to Nest
- › Information goes back to Nest and into payroll software



Why?

- Speed
- Accuracy
- Simplicity

Nest functions

Payroll sending information to Nest

- Setting up a new employer account
- Adding new members
- Submitting contributions
- Paying contributions

Information from Nest to your payroll

- Opt-outs
- Members ceasing
- Employer account details
- Contribution schedules outstanding
- Refunds



Web services

Over 200,000 employers use web services every month

- › Does your payroll support it?
- › If yes which of the nine functions?
- › If no perhaps ask if they have any plans to do so?

Please note : It is important that pay periods on Nest are aligned to those on your payroll

Links



Payrolls with web service links to Nest *:
[Payroll Integration for Nest Pensions | Nest Pensions](#)

* Not an exhaustive list

Book an appointment to talk to us directly

To book a one-to-one 30-minute appointment with our in-house experts please send the following details:

- › Name
- › Job title
- › Organisation
- › Appointment date/time request
- › Summary of issue

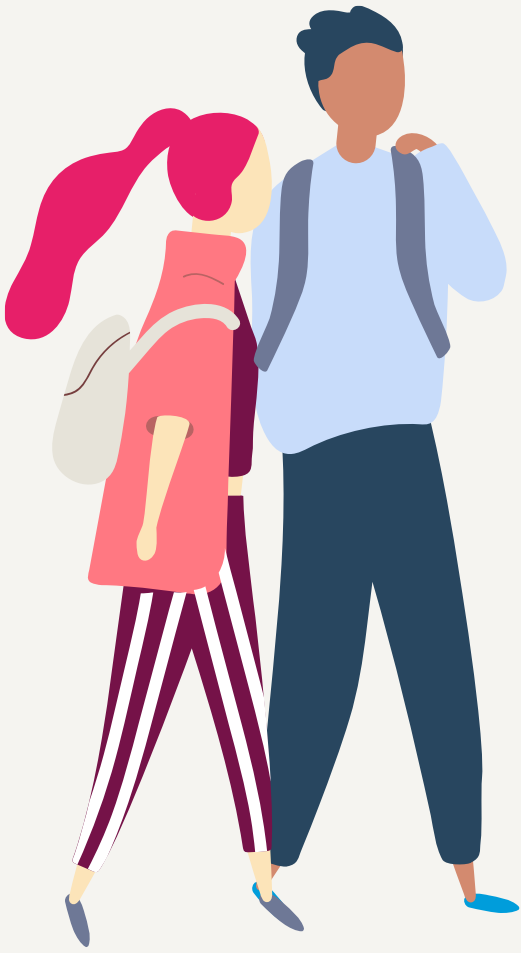
to **events@nestcorporation.org.uk** and we'll book you in. Details will be sent in follow up email



Tips for using Nest

Gary Ball

Are members saving enough into their pension?



Qualifying Earnings (5% employee and 3% employer)

Pension extension of AE Act 2023

- › The expected timetable for the changes is not yet clear. Consultation on the implementation approach and timetable expected as a first step.
- › Next steps are to be confirmed but we do not expect any change prior to the General election
- › Trade press
- › National press

Why not do this now?

Member pay via their own bank account – member site

- Some workers don't get around to this
- Some workers don't like adding their bank details

Payroll deduction

Things to think about :






- % rather than £
- Definition of what pay they wish to use
- Signed evidence from your workers to authorise the contribution



Contribution schedule

2 results

 [Download results](#)

Member details	Status 	Pensionable earnings (£)	Auto calc.	Employer contributions (£)	Member contributions (£)	Total (£)	Contribution options	Errors
								
Lucy Purple AC 14 25 36 C - AC142536C My group	Action needed - not yet validated	<input type="text" value="1000"/>	<input type="checkbox"/>	<input type="text" value="30.00"/> (3%)	<input type="text" value="200.00"/> (5% less tax relief)	230.00	Options	
John Green AB 12 34 58 C - AB123458C My group	Action needed - not yet validated	<input type="text" value="2500"/>	<input checked="" type="checkbox"/>	<input type="text" value="75.00"/> (3%)	<input type="text" value="100.00"/> (5% less tax relief)	175.00	Options	

[Save changes](#)

You'll need to save changes before you can make payment.

Creating a new group

Welcome to your NEST home for APRIL 25 Webinar

You have been assigned the role of full access delegate. You can view all areas but can only perform tasks assigned to this role. You can find out about different delegate roles in the [help centre](#).

Your NEST home is your personal area where you can manage your account.

From here, you can enrol workers and manage your contributions, payment sources and groups. You can also manage your delegates and access your secure mailbox.

You seem to have another account with the same email address. To help you manage multiple accounts we can merge them if they're set up under different employers. Merge under the same employer is not allowed. Would you like to [merge accounts now?](#) This means you'll only need one username and password.

Manage contributions

View and correct paid schedules as well as deal with due or overdue payments.

You can also tell us about any opt-outs and leavers and move workers between payment sources or groups.

Manage workers

Enrol workers and view or edit their details.

You can also view any inactive workers.

Mailbox (0)

Keep track of communications with NEST in your secure mailbox.

You can also send us messages and view archived messages.

Manage delegates

Delegate access to one or more people and decide what they can do.

Manage payment sources

View, add or change payment sources.

Manage groups

View, add or change groups or delete groups you're no longer using.

Manage secure file transfer

Use secure file transfer to send us large enrolment or contribution files.

Organisation details

Manage the information we hold about your organisation.

Manage your security details


Manage the security details for this account.


Would you like to set up a new employer?


[Add a new employer](#)

[Back to my home](#)

Groups of workers

 Find groups

 Add another group



My group

Active

Earnings basis:Qualifying earnings


Employer contribution: 3.0%

Employee contribution: 5.0%

Payment frequency:Monthly

Create a copy

Manage group



My group

Active

Earnings basis:Qualifying earnings


Employer contribution: 3.0%

Employee contribution: 5.0%

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Create a copy

Manage group



Different rates

Active

Earnings basis:Qualifying earnings

Employer contribution: 5.0%

Employee contribution: 5.0%

Payment frequency:Monthly

Create a copy

Manage group

Nest

14

Create a new group

Set up a group

Please tell us how you'd like to contribute for the workers you'll enrol into this group

Please fill in all fields marked with an asterisk *

Group name, contribution rates and earnings basis.

When you enrol your workers into NEST you'll need to put each one into a group. Now you need to choose a name for your groups or you can use the default name if one is supplied. Your worker group names could be seen by your workers and also may be needed in your payroll software or by your payroll provider, so bear this in mind when choosing a name.

Worker group name *

Different rates

?

Contribution level *

Custom (define my own amounts)

▼

What are the contribution levels?

Earnings basis *

Qualifying earnings

▼

What are the earnings bases?

Contribution rates for the selected options

If you choose **Custom** contribution level and **Qualifying earnings**:
You can edit the contribution rates as long as you do not go below the minimum requirements.
Check the **minimum rates you must pay for Qualifying earnings**.

Contribution rates	Your contribution	Worker's contribution*
From 01 Oct 2018	<div>5.00</div> %	<div>5.00</div> %

* The worker's contribution rate shown above represents the total worker contribution due. If a worker is eligible for tax



Moving workers to a new group

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Moving workers to a new group

 View inactive workers

 View upload history

Show me:

All payment sources

All groups


All enrolment types

☐ no NI number

Last name

NI number

Alt. ID


Apply filter 







2 workers

☐ Select this page

☒ Select all workers from a group

Change group

 Download results

Name 	Enrolment date 	Opt out expiry date 	Enrolment type	Payment source	Tax rate for calc. tax relief 	Group	View/Edit
<div><input type="checkbox"/></div> <div>Lucy Purple</div> <div>AC 14 25 36 C - AC142536C</div>	21 Mar 2025	25 Apr 2025	Auto enrolment	My source	UK	My group	
<div><input type="checkbox"/></div> <div>John Green</div> <div>AB 12 34 58 C - AB123458C</div>	21 Mar 2025	25 Apr 2025	Auto enrolment	My source	UK	My group	

Moving workers to a new group

Move workers between groups



Changing a worker's group can have an impact on contribution schedules, for example, workers could move to another schedule. It may take up to 2 hours for these changes to appear in contribution schedules.

Please choose the group you want to move:

From

My group

To

Different rates

Tell us when you want this change to take effect. You can choose any date up to one month from today.

When you've selected the date click *Move workers*.

Please don't make any changes to the groups of these workers until the schedule they're in has been processed.

Change workers to new group on:

11/04/2025

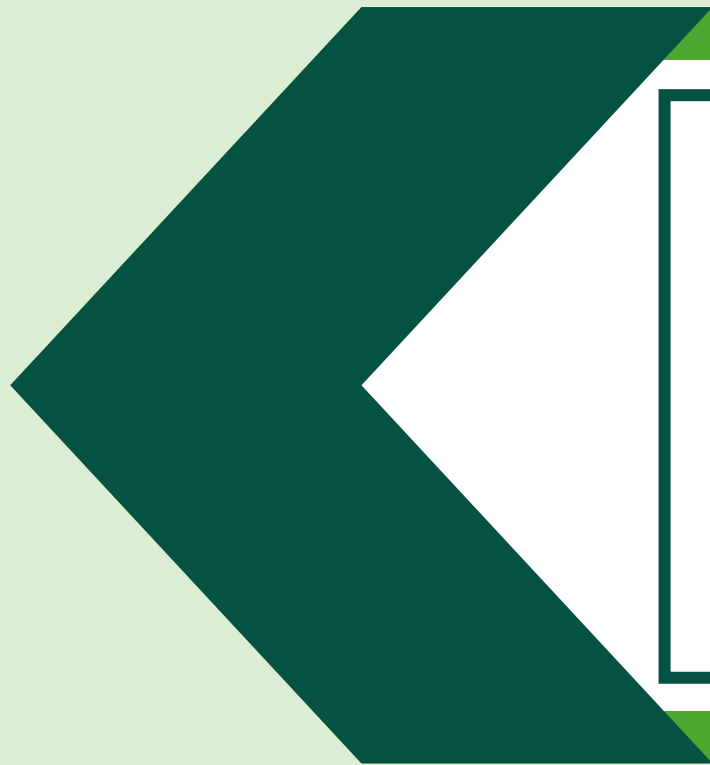
Please check your selection

From	To	On
My group (2 workers)	Different rates	11 April 2025

Cancel

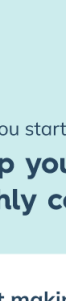

Move workers

Help centre video



[How to change a worker's group | Nest pensions](#)

Regular top up contributions – Member dashboard





Before you start

Set up your monthly contribution

To start making monthly contributions, you will need to set up a Direct Debit with Nest online.

To do so, you will need to have the following information ready

- £ How much you want to contribute
-  Your account number and sort code
-  The date you would like the payment to be taken

You can only contribute to Nest using a Direct Debit from a personal account – business accounts are not accepted.

If you are not an authorised person to set up a Direct Debit and need help, get in touch using our live chat below

Start live chat

You can get expert help from our trained operators. This service is available from 8am to 8pm Monday to Sunday, except on public and bank holidays.

Enter the amount you'd like to contribute monthly

Minimum £10.00

£

Your contribution	£80.00
Tax relief	£20.00
Total contribution	£100.00

We will claim the 20% basic rate of tax relief from HMRC and add it to your pot.

Our records show you're eligible for tax relief. If you think this is wrong please update your [Membership details](#) before making an additional contribution.

What is the annual allowance?

Hide ^

The annual allowance is the maximum amount that can be contributed to any pension scheme with the benefit of tax relief. If you've accessed your pension pot flexibly, you would be subject to the Money Purchase Annual Allowance that reduces the amount you can pay into money purchase pension schemes with the benefit of tax relief. This applies to all contributions paid into money purchase pension savings. To see how this affects you, please [read more here](#)

Back

Next

Choose when your payment comes out

☐ First working day of the month

☐ Last working day of the month

☒ Last working day of the month


1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	21	20	21
22	23	24	25	26	27	28
29	30	31				


Please note, if the date you select falls on a weekend or UK bank holiday, your money will be collected the next working day.


Your first contribution will be collected on the 1st June 2024 and the 1st of every month thereafter


Back


Next

Menu



Messages


My Account




Your £80.00
monthly Direct
Debit is being
processed by Nest

Setting up of your Direct Debit Instruction can take up to **9 working days** and the confirmation of the instruction will be sent to you within **3 working days**. Your first payment will be taken on [x] day. The payment will appear in your account as **Nest Pensions**.

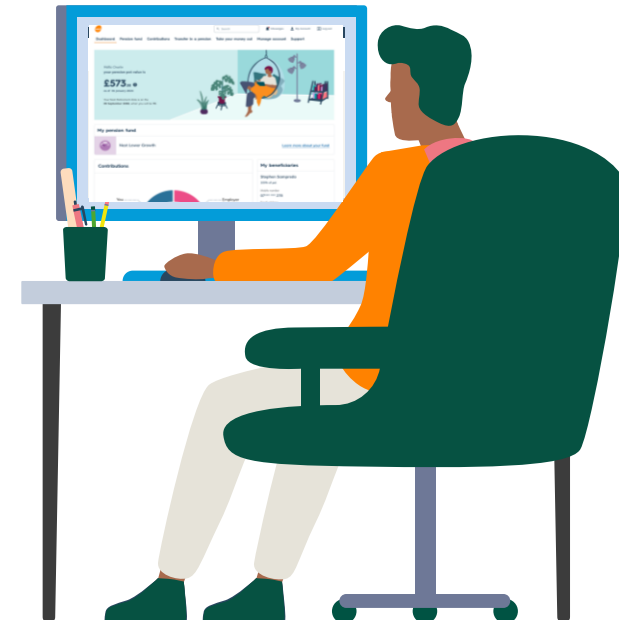
Thank you very much for your Direct Debit Instruction details. Here is the Direct Debit Guarantee for your information.

Direct Debit mandate

Download

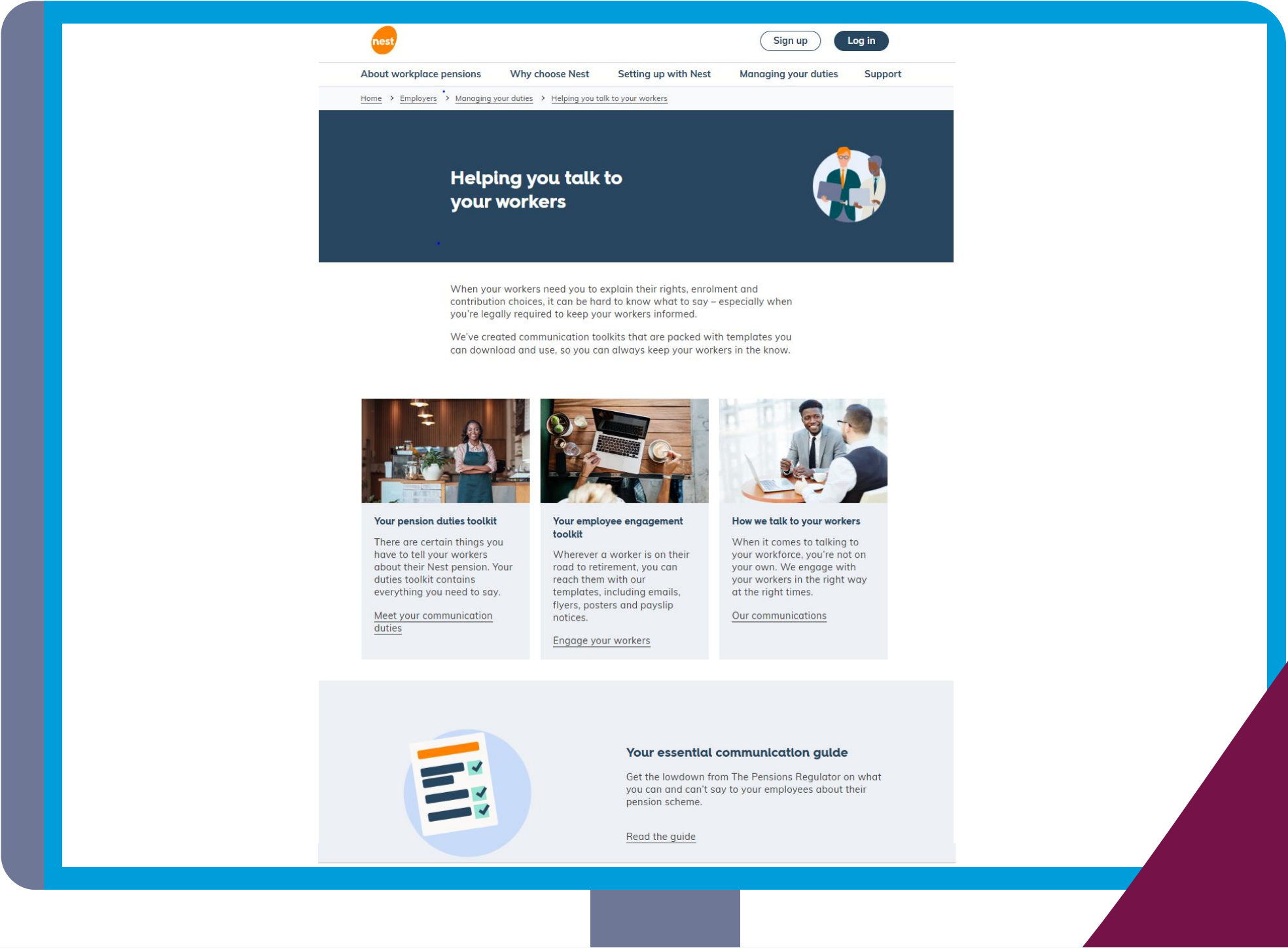


Close



Employee engagement toolkit

David Knight



Pension duties

A new worker joins



Postponement



Access the worker



Enrolment

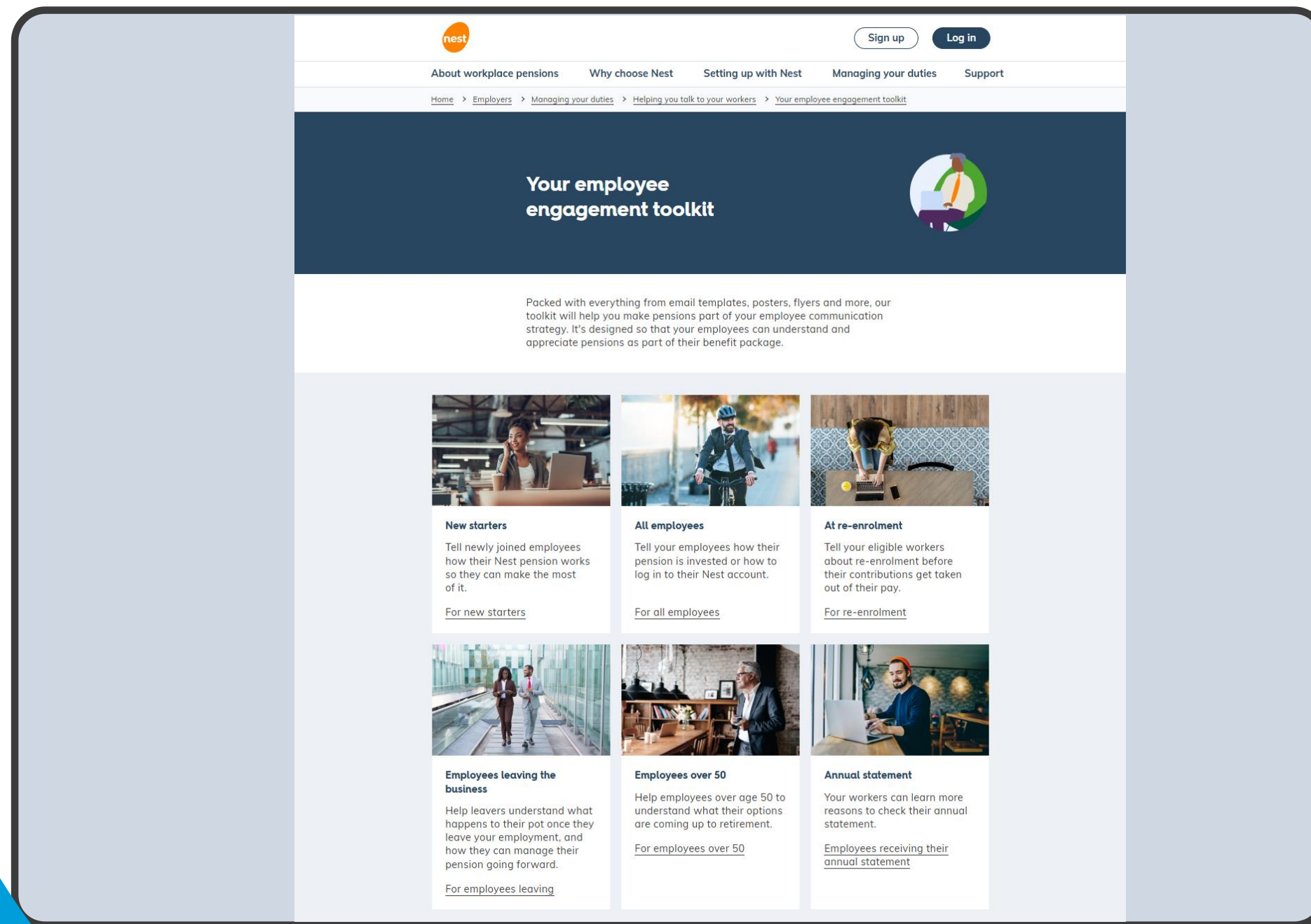
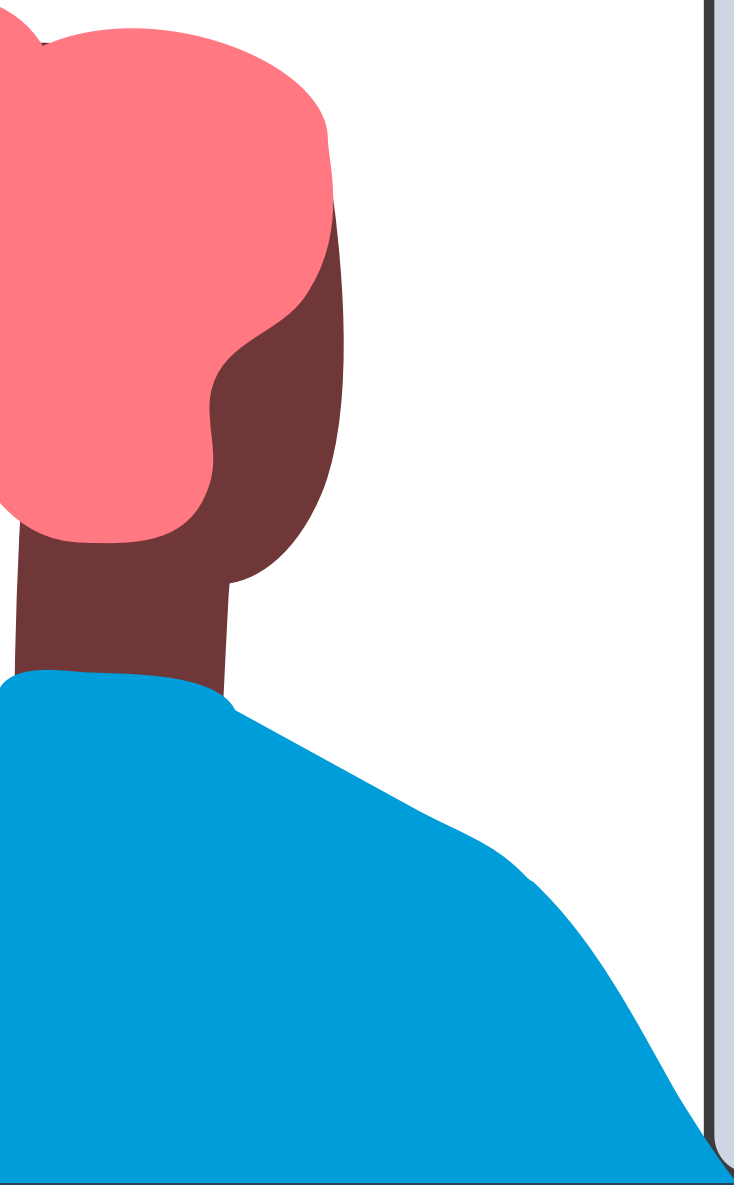


Employee engagement

Why should you consider this?


- You and your workers are making contributions to Nest
- It's their money and we will pay out at retirement and on death
- Your workers may not be aware of this or the choices that they have
- Your workers may need help





Employee engagement toolkit

Employee engagement toolkit



Sign up

Log in

About workplace pensions

Why choose Nest

Setting up with Nest

Managing your duties

Support

Home

>

Employers

>

Managing your duties

>

Helping you talk to your workers

>

All employees

Employee communications


We have a lot to offer your staff, from an award-winning investment strategy to plain-talking content that's there to support employees throughout their savings journey.

Use our range of posters, flyers, emails and more to help your staff make more of their pension.


Learning the basics

Encourage your employees to view our helpful 8-minute video on how their pension works. It's supported by a range of on- and offline material to promote the video.


You can also share our webpage on [saving into a workplace pension](#).




[Watch our making pensions simple video](#)



[Download making pensions simple email \(DOC\)](#)



[Download making pensions simple poster \(PDF\)](#)




[Download pensions made simple intranet wording \(DOC\)](#)


Telling us who should inherit

Death is an uncomfortable topic, but it's important that your employees tell us who should inherit their pot.


As well as the communications listed here, your employees may find our webpage on [what happens to your pension when you die](#) useful.




[Download add a beneficiary email \(DOC\)](#)



[Download add a beneficiary payslip messages \(DOC\)](#)







Is your pension on track?

You always check on what's important to you. But do you check the savings in your pension pot?


See how much you've saved into your pension pot to make sure you're on track for life after retirement.




See how your savings are growing




Check your contact details so you can stay up to date



Get on track at [nestpensions.org.uk](#)




p194075 18/05/20 3/2023




Your family?
Your favourite charity?
Or your best mate from primary school?

Tell us who you want to inherit your pension pot

No one knows what tomorrow will bring. It's one of the reasons you work hard to put money aside for later life. But if something happened to you before you could withdraw your pension pot, you'd want to know that your money went straight to your loved ones. Who you choose is up to you – but telling us now will save them time and stress when it comes to carrying out your wishes. We call this 'adding a beneficiary', and you can do it from your online Nest account. Tell us who you'd like to inherit at [nestpensions.org.uk/login](#)





p193105 18/05/20 3/2023

Nest

27

How do you do this?

Decide what topic to cover

What do you think your workers would need help with the most?

Communication

The best channel to reach your workers through

How they access additional information

Signposting Nest website or support tools

Feedback

Do you want more of this? What more would you like to know?

First actions for the employee

Registering online – the most important action so the worker has access to their fund value



Death benefit nomination – lets Nest know who the worker would like their pot to go to



Retirement planning – MoneyHelper is a service that offers help to workers regarding their pension



Finding other pensions – workers can trace old pensions through the government tracing service



Consolidation of pensions – workers can bring their pensions together but should be careful how they do this



What else can you do as an employer?

Don't assume all employees are the same



Make employees aware of their options



Alternatives to withdrawing pension savings



Employees are never too old to join Nest



Links

Nest

Helping you talk to your workers - [Communicating to employees | Nest Pensions](#)

Employee engagement toolkit - [Employee engagement toolkit | Nest Pensions](#)

Pensions tracing service

[Find pension contact details - GOV.UK](#)

Money & Pensions Service – MoneyHelper

[Pensions explained | MoneyHelper](#)



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