Expert guidance on running Nest more efficiently

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Andrew Oldacre, Head of Key Account Management

Wednesday, 25 June 2025

Agenda

What we'll cover today

1	Managing contribution schedules
2	Understanding the Nest opt-out process
3	Our new member portal

Housekeeping

- Time for questions at the end of the presentations, please type any questions in the Q&A box.
- Please fill out the feedback form.
- Slides and recording will be sent out after the event

Managing contribution schedules

Gary Ball

Dealing with errors

Payroll

- Generate file / not aware of what data items are being used
- Files rejecting – need to check against data items

- You must provide a valid header or trailer record :

*Please ensure the **payment source** and **frequency** are correct, and that the **payment due date is in the correct format** - it should match an existing contribution schedule on the system. Please check your data and try again.*

Steps to take if you see this error message

- Compare data on payroll and Nest
- Exact match

Manage contributions

My source | Monthly

Earnings period: 1 - 31 May 2025 | Schedule reference: GBP00177055000183457

Schedule due by: 22 June 2025 | **Schedule status:** Due

1. Enter your contribution information in the schedule below

Save changes

There are 4 members in this schedule.

Action is required for: 4 member(s)

4 Action needed - Not yet validated

Find out what each member status means in our help centre

Show less

Submit schedule

You'll need to save any changes you make before you submit your schedule

2. Submit the schedule to make payment

Total to pay: £0.00 ?

If the total to pay is £0.00 you'll still need to submit the schedule

Due	22 Jun 2025	My source	Monthly	1 May - 31 May 2025
Due	22 Jul 2025	My source	Monthly	1 Jun - 30 Jun 2025

CSV file

- H,EMP011118027,CS,2024-05-31,My source,2024-06-22,Monthly,,2024-05-24,2024-05-01,
- D,,AB123474C,,2000,,60,80,,,,,,,,,,,,,
- D,,AB658597B,,3000,,90,120,,,,,,,,,,,,,
- D,,AB126798C,,1500,,45,60,,,,,,,,,,,,,
- D,,AB129865D,,1400,,42,56,,,,,,,,,,,,,
- T,4,5

Contribution schedule processing

- If using a csv file to upload or the API (Nest web services) then:
  - The key data in the incoming file must match with the contribution schedule on screen on the Nest portal:
    - **Nest employer reference mandatory –** EMPXXXXXXXXX
    - **Process type mandatory –** always CS
    - **Earnings period start date –** YYYY-MM-DD
    - **Payment source –** mandatory
    - **Payment due date –** YYYY-MM-DD
    - **Frequency –** mandatory (Weekly, Tax Weekly, Fortnightly, Four Weekly, Monthly, Tax Monthly)
    - **Earnings period end date –** mandatory – YYYY-MM-DD

Nest CSV convertor – Nest template CSV file download | Nest pensions

Aligning your Nest account

Set up new correct group
How to add a new group | Nest pensions

Move members to new group
Changing a member's group manually | Nest pensions
Changing a member's group with a CSV file | Nest pensions

More common issues

- Payment due date
- Multiple contribution schedules
- Regular late payment notifications
- Last minute payroll adjustments
- Book a 121

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

Opting out

John Hale

Opting out actions

- No further contributions should be submitted
- On a contribution schedule on screen any contributions input will show but will not be collected
- You will receive a notification in your Nest inbox
- A refund will be paid to the employer's / your bank account
- If a paper opt-out notice:
  - You tell us on the next contribution schedule and quote the reference number

Opting out – the process

- You enrol a worker
- Letter issued to member
- Opt out window opens on third working day for one month
- How a member opts-out:
  - Nest website
  - Log into their Nest account
  - Phone
  - Post – form to issue to employer

Stopping contributions

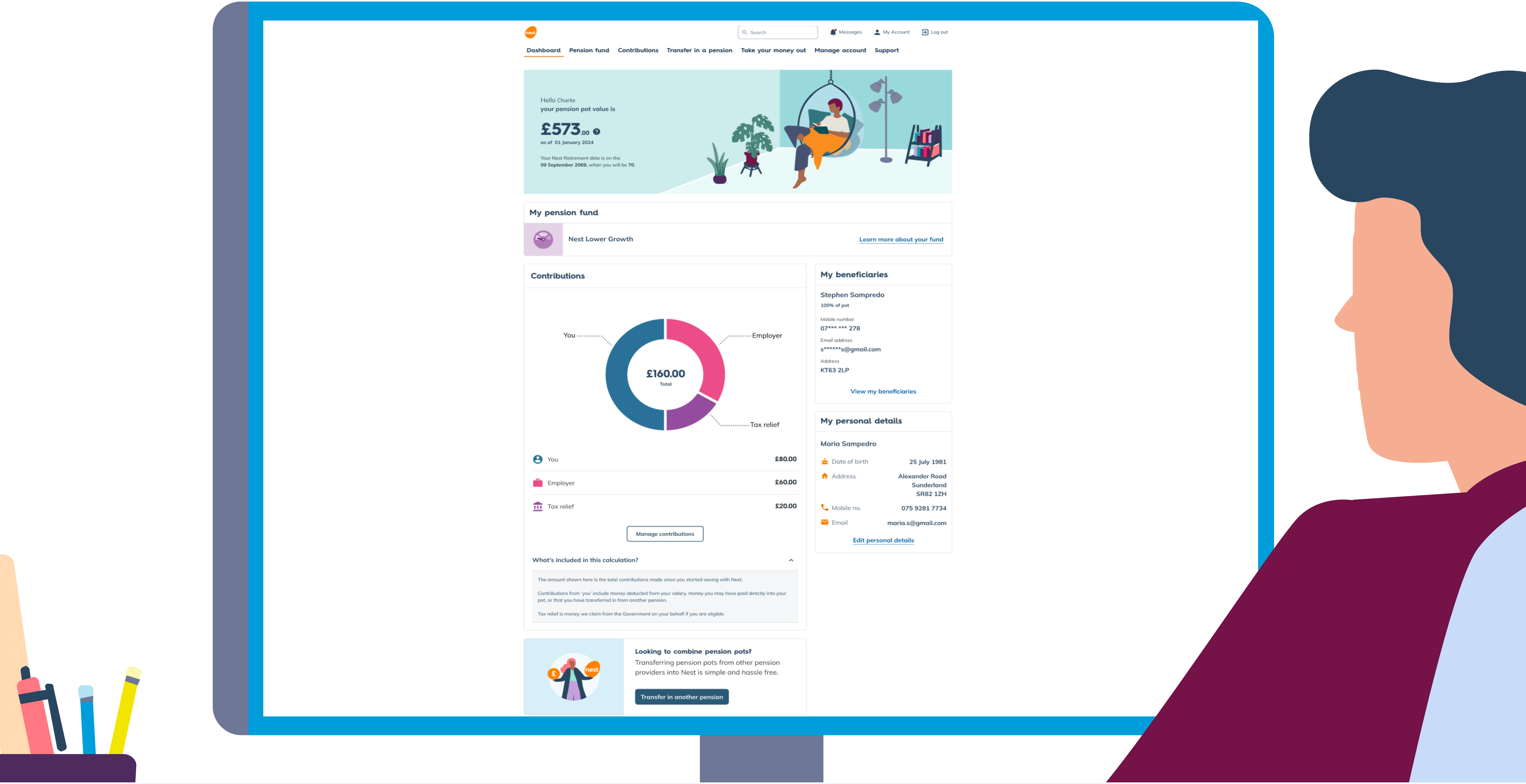
- Members may stop at any time
- They can tell Nest or you
- If they tell you, use reason code 1
- You can pay a contribution (or a zero entry) for them on the last schedule they appear
- No refund
- 3 yearly cyclical re-enrolment date.

Links

Opting out – member instructions	Opting out – employer information	Receiving refunds from Nest	Stopping contributions	Cyclical re-enrolment
How do I opt out of Nest? | Nest pensions	How do workers opt out of Nest? | Nest pensions	Refunds for members who have opted out | Nest pensions	Telling Nest a member wants to stop contributions | Nest pensions	Managing three-year re-enrolment | Nest pensions

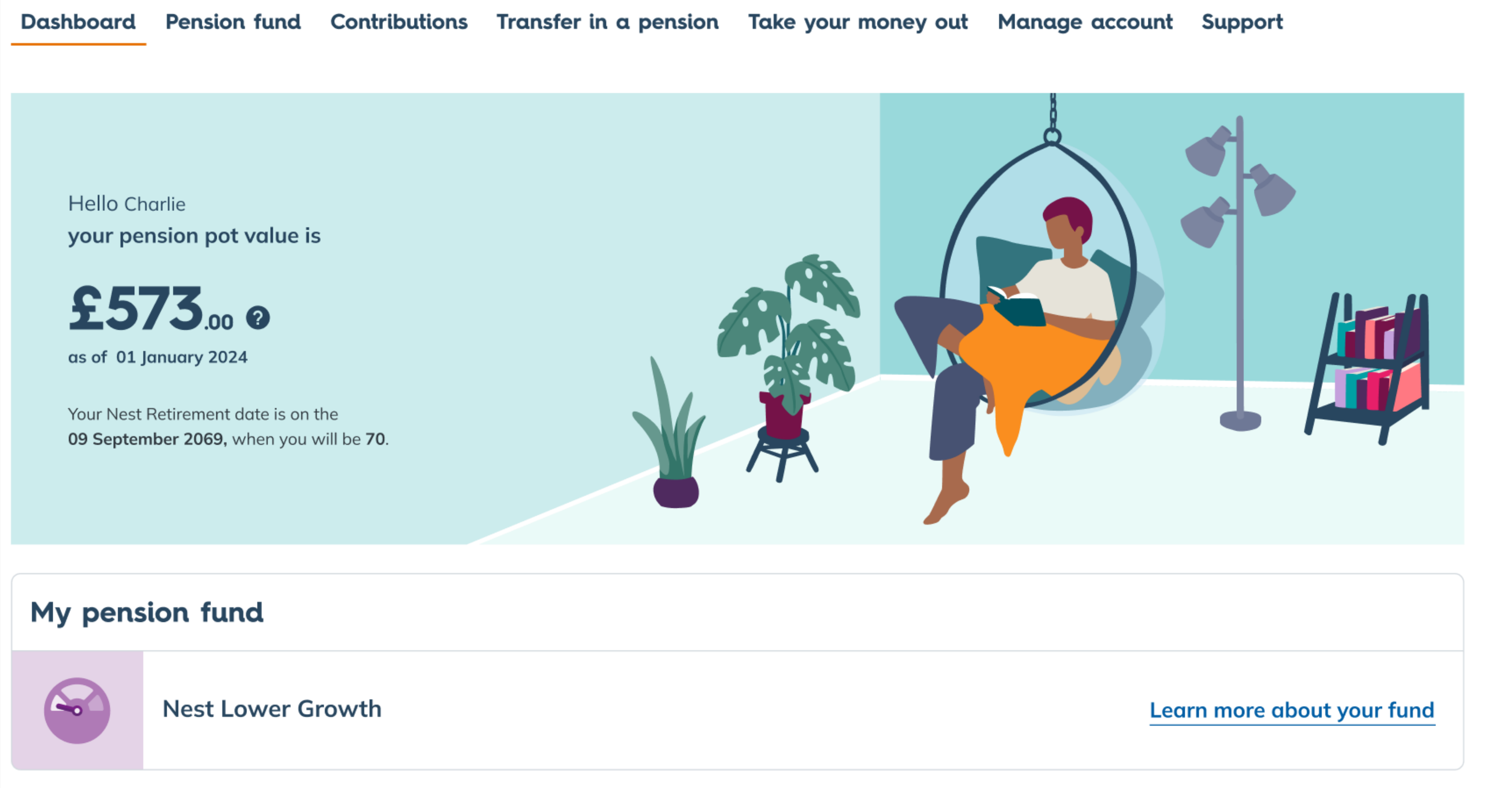
Member dashboard walk through

Andrew Oldacre



Search
Messages
My Account
Log out
Dashboard
Pension fund
Contributions
Transfer in a pension
Take your money out
Manage account
Support
Hello Charlie
your pension pot value is
£573.00
as of 01 January 2024
Your Nest Retirement date is on the
09 September 2069, when you will be 70.
My pension fund
Nest Lower Growth
Learn more about your fund
Contributions
You
Employer
£160.00
Total
Tax relief
You £80.00
Employer £60.00
Tax relief £20.00
Manage contributions
What's included in this calculation?
The amount shown here is the total contributions made since you started saving with Nest.
Contributions from 'you' include money deducted from your salary, money you may have paid directly into your pot, or that you have transferred in from another pension.
Tax relief is money we claim from the Government on your behalf if you are eligible.
Looking to combine pension pots?
Transferring pension pots from other pension providers into Nest is simple and hassle free.
Transfer in another pension
My beneficiaries
Stephen Sampredo
100% of pot
Mobile number
07*** *** 278
Email address
s******s@gmail.com
Address
KT63 2LP
View my beneficiaries
My personal details
Maria Sampedro
Date of birth 25 July 1981
Address Alexander Road Sunderland SR82 1ZH
Mobile no. 075 9281 7734
Email maria.s@gmail.com
Edit personal details

Pot value


Dashboard
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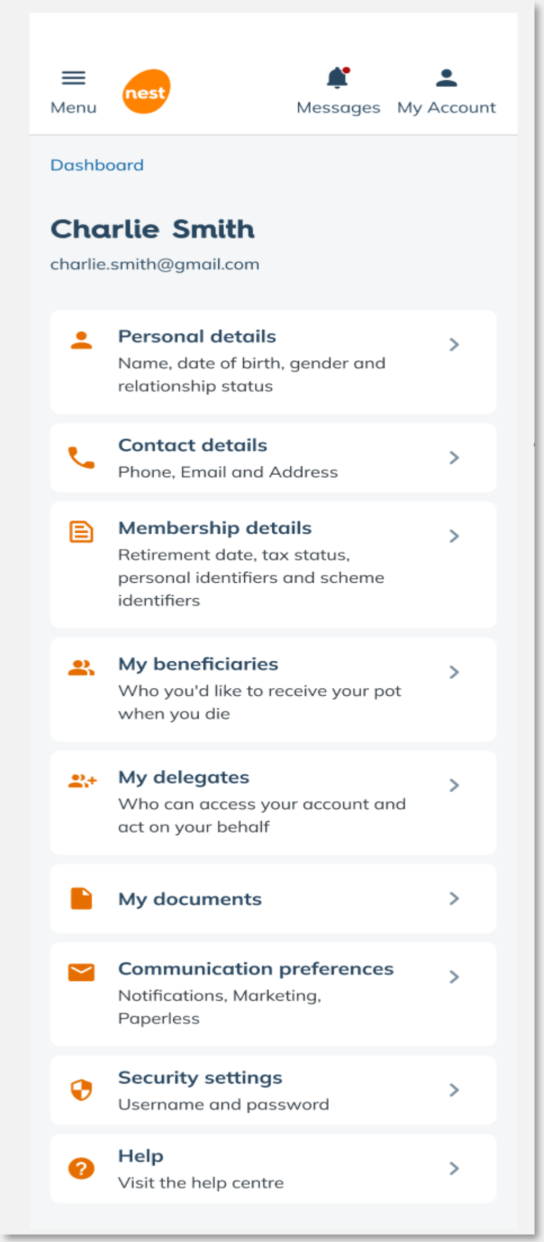
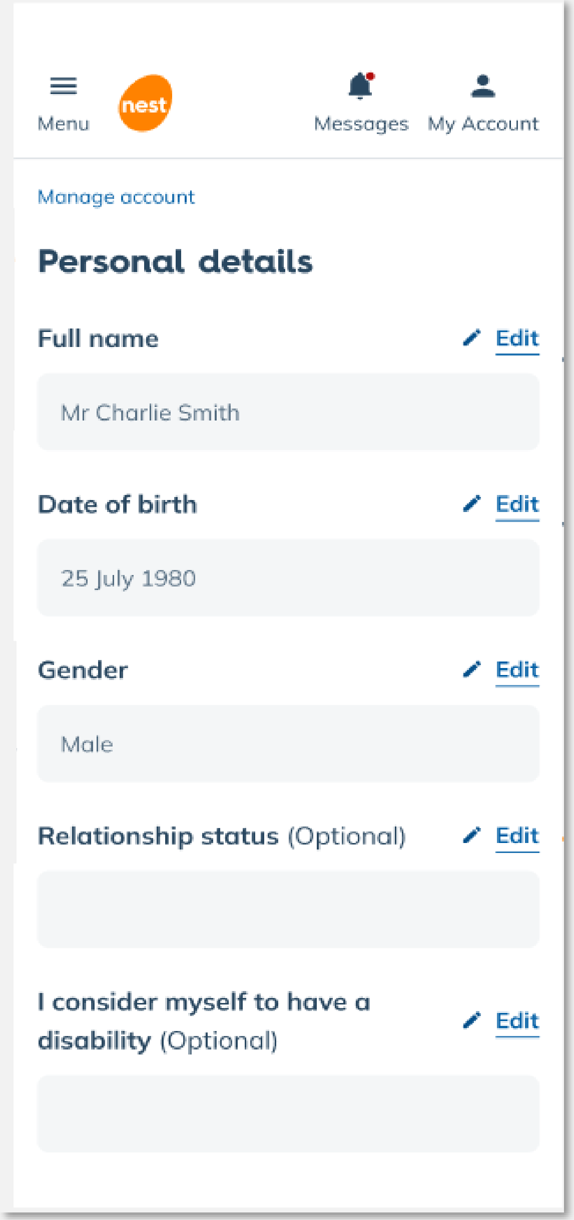
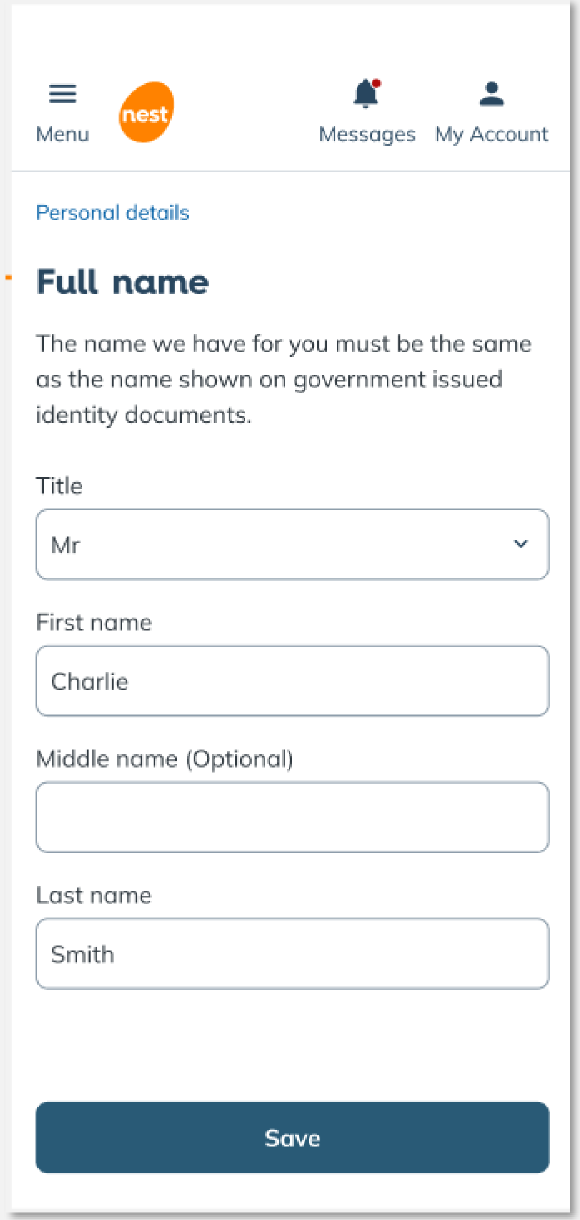
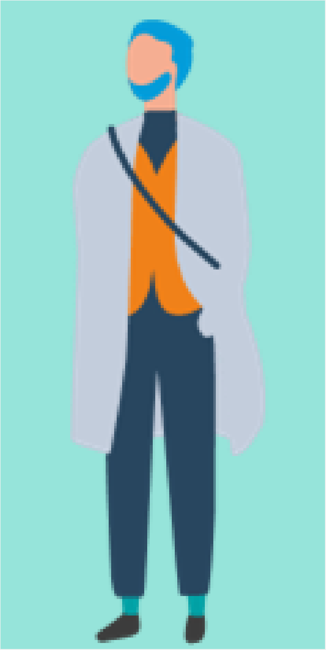
My pension fund
Nest Lower Growth
Learn more about your fund

My account

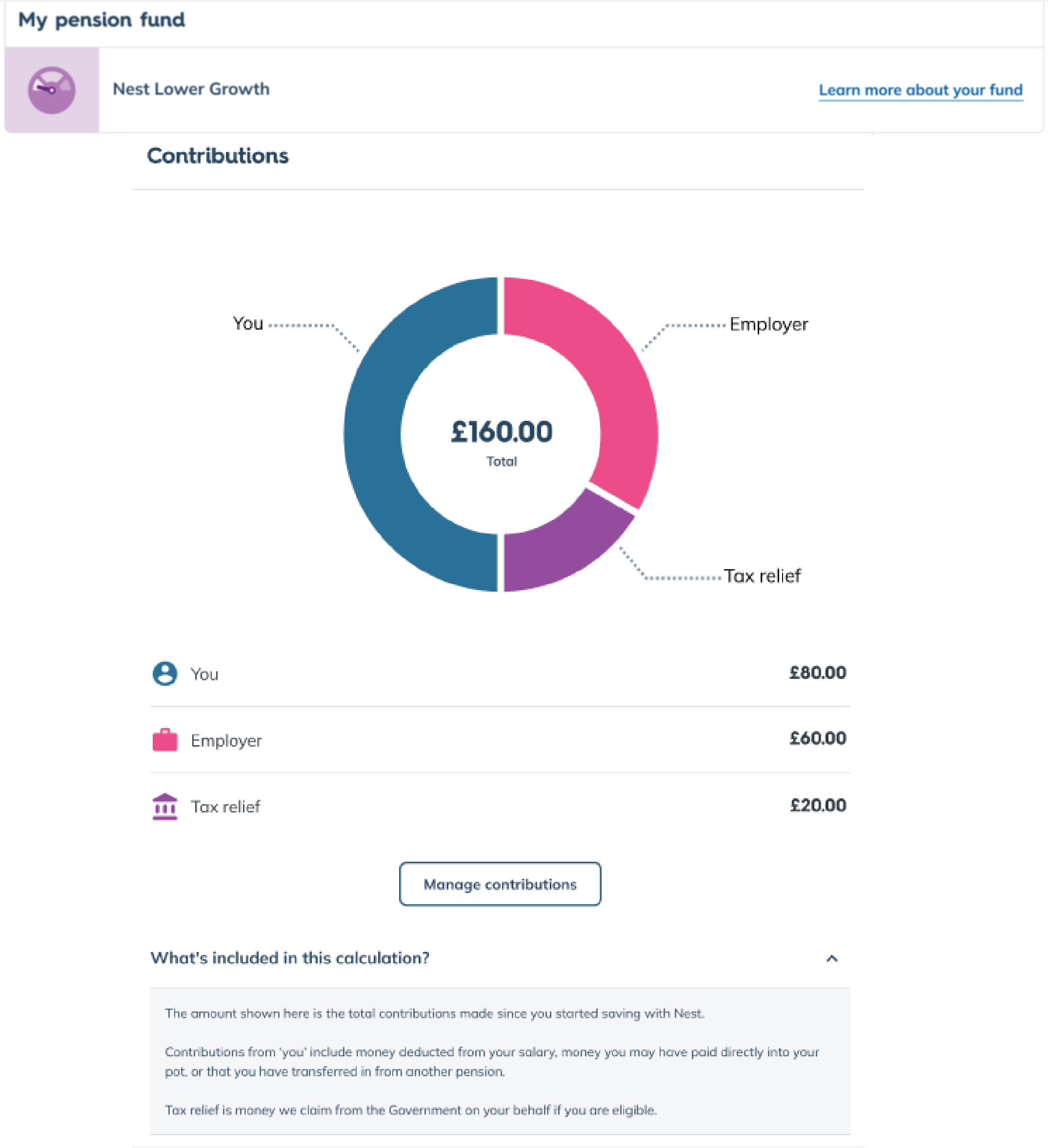

Menu
nest
Messages
My Account
Dashboard
Charlie Smith
charlie.smith@gmail.com
Personal details
Name, date of birth, gender and relationship status
Contact details
Phone, Email and Address
Membership details
Retirement date, tax status, personal identifiers and scheme identifiers
My beneficiaries
Who you'd like to receive your pot when you die
My delegates
Who can access your account and act on your behalf
My documents
Communication preferences
Notifications, Marketing, Paperless
Security settings
Username and password
Help
Visit the help centre


Menu
nest
Messages
My Account
Manage account
Personal details
Full name
Edit
Mr Charlie Smith
Date of birth
Edit
25 July 1980
Gender
Edit
Male
Relationship status (Optional)
Edit
I consider myself to have a disability (Optional)
Edit

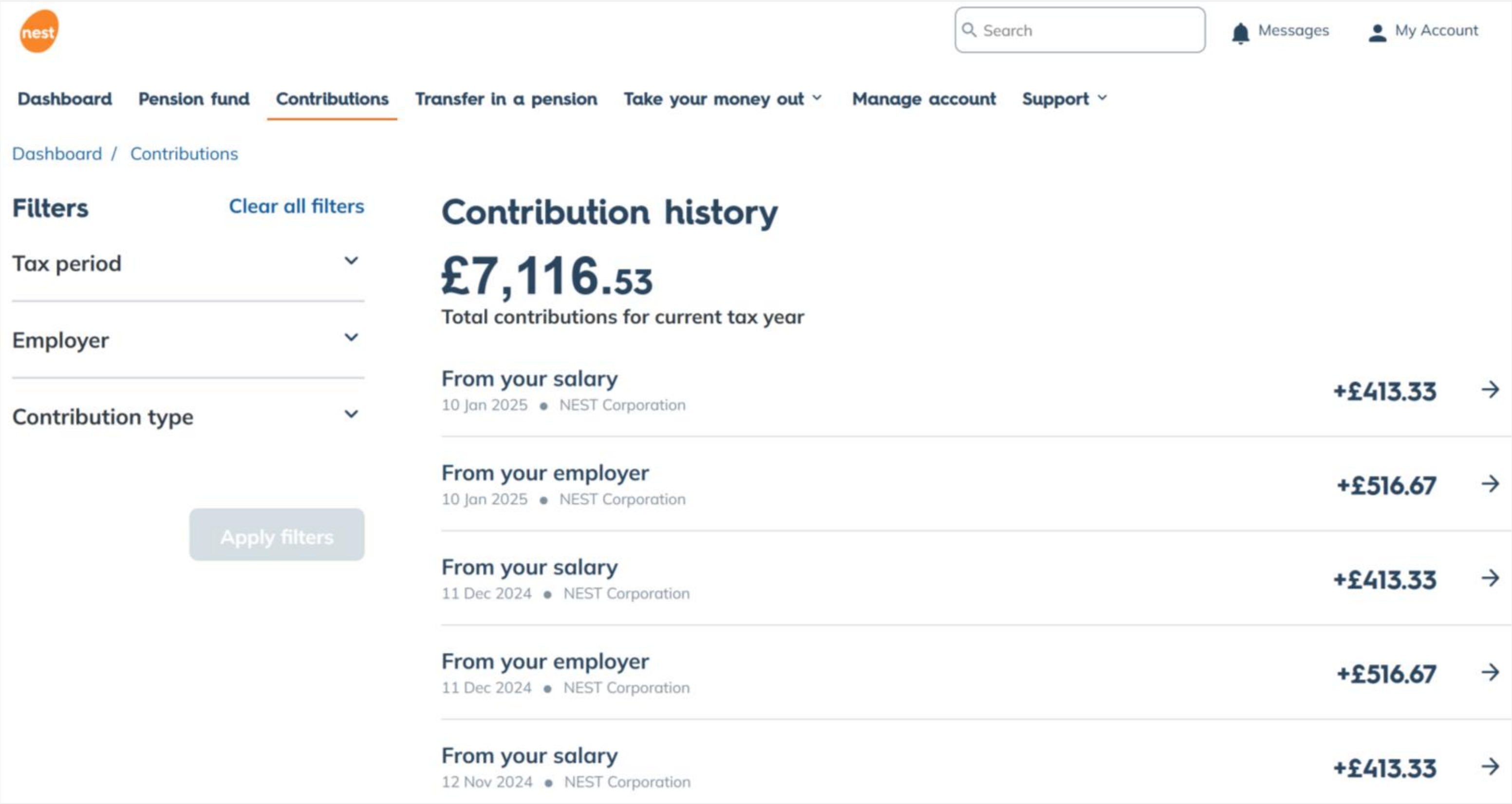

Menu
nest
Messages
My Account
Personal details
Full name
The name we have for you must be the same as the name shown on government issued identity documents.
Title
Mr
First name
Charlie
Middle name (Optional)
Last name
Smith
Save

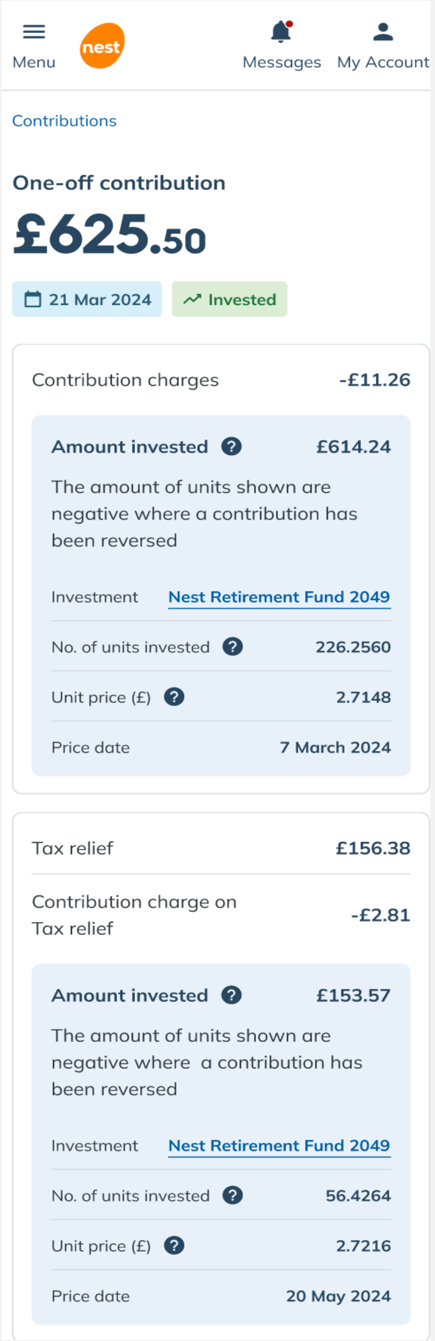


Investment and fund contributions

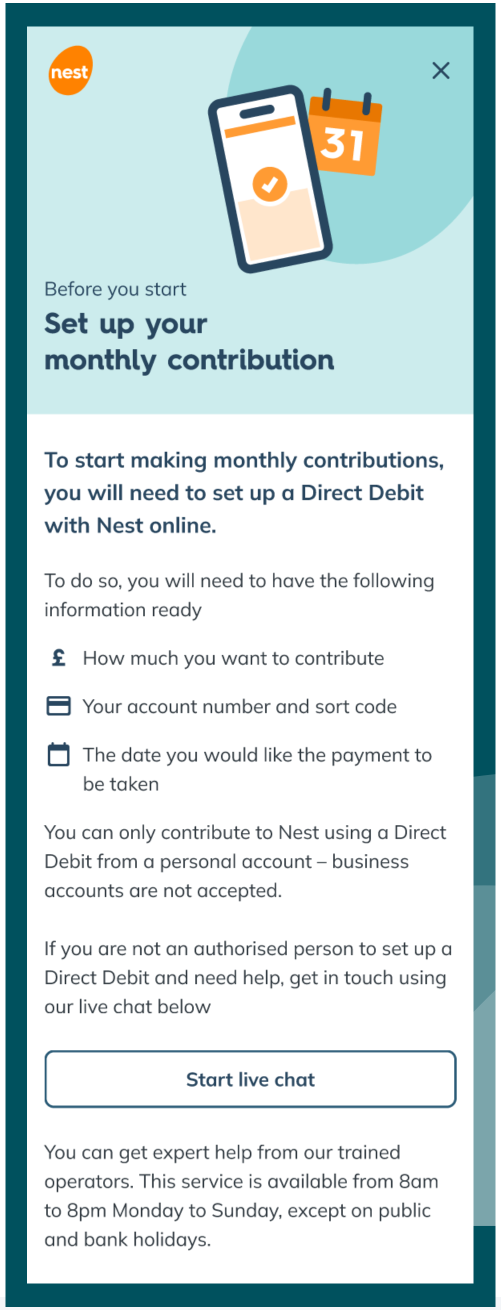


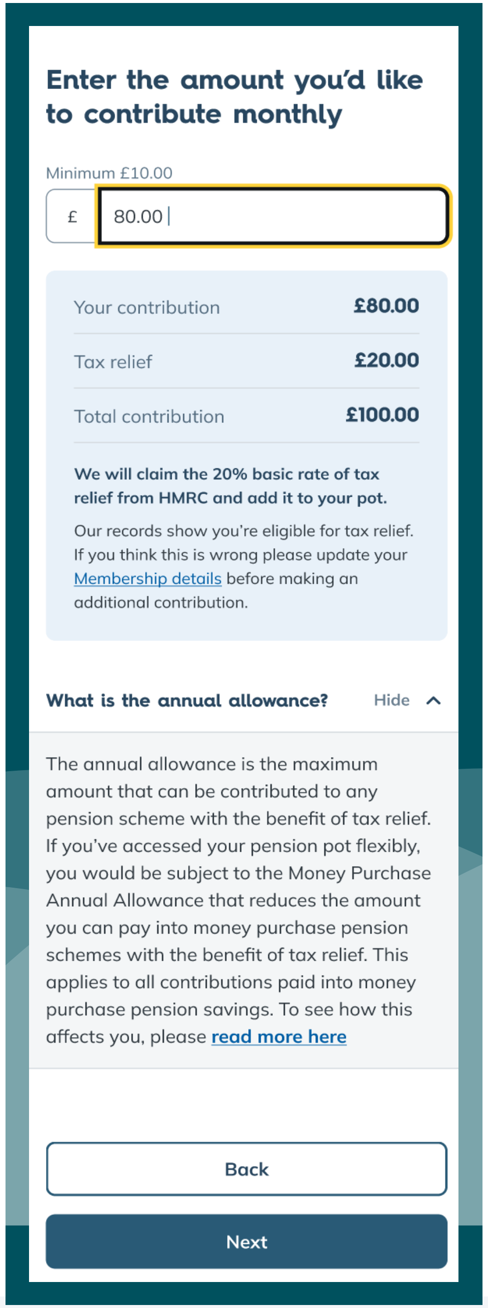
Contribution history

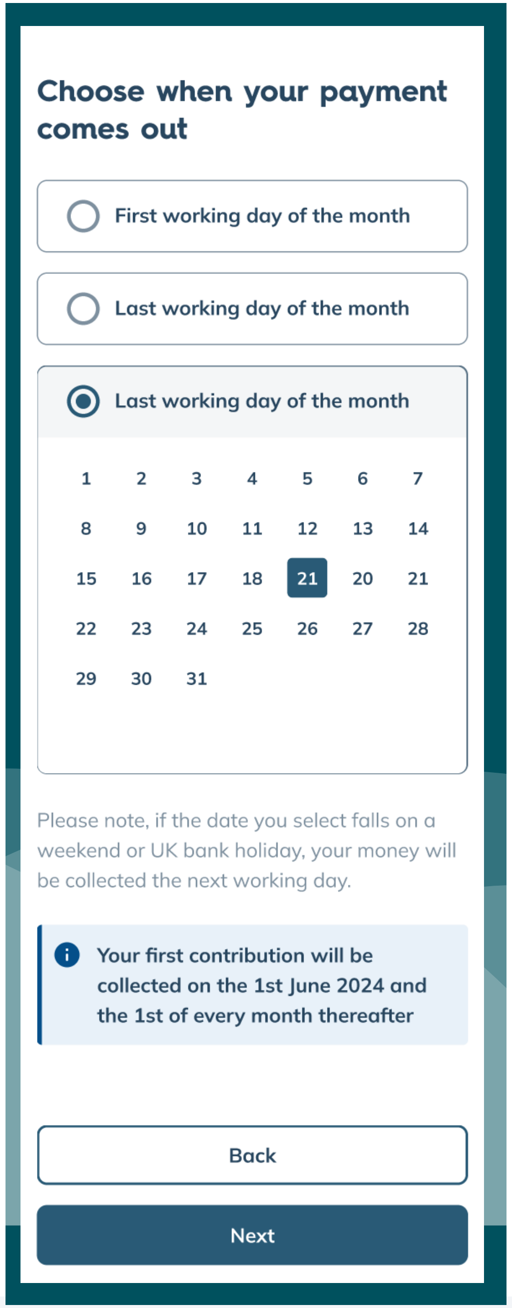


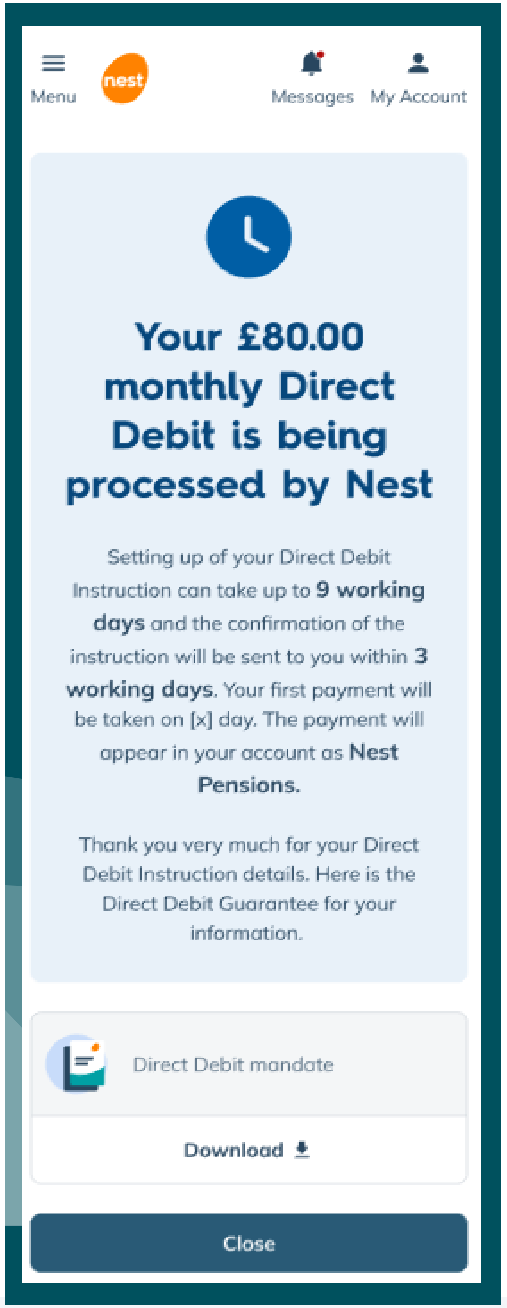


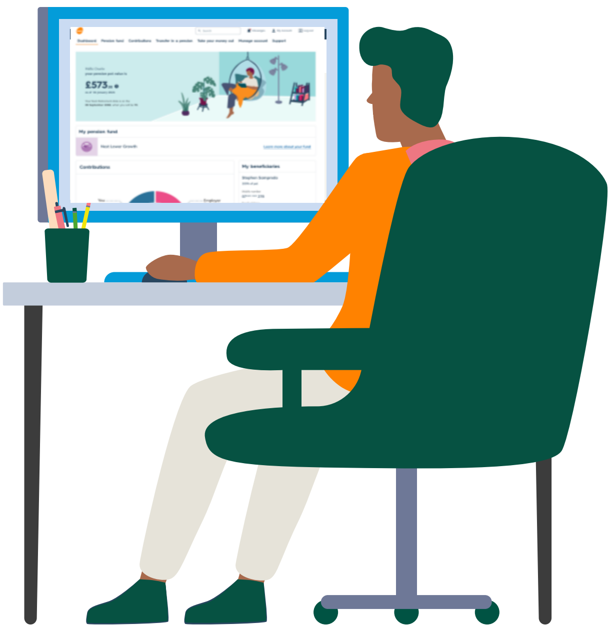
Regular top up contributions



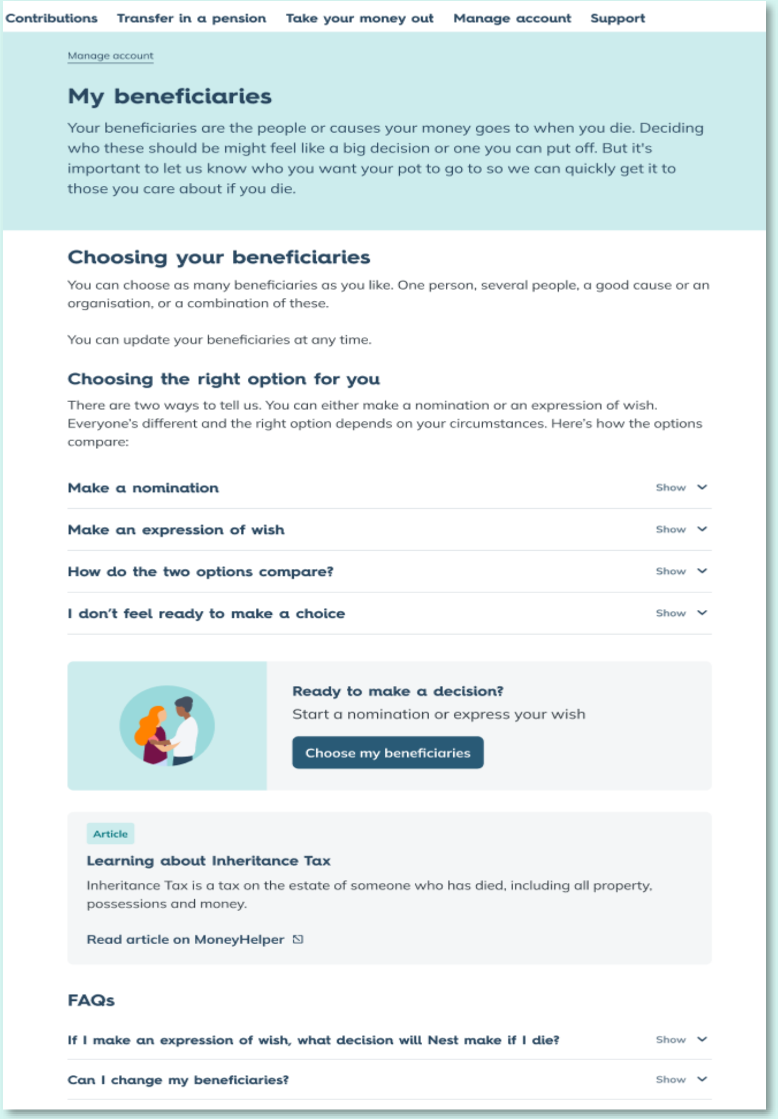


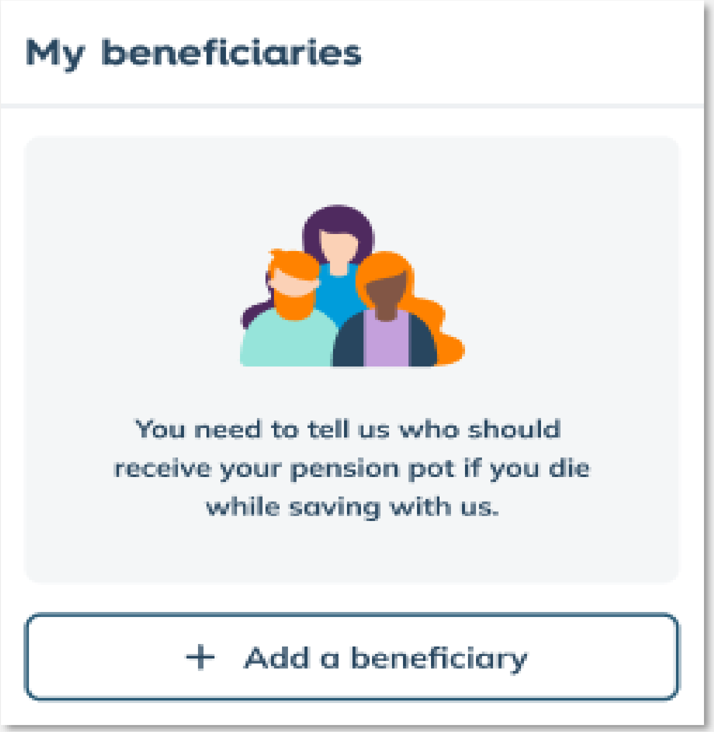






Managing beneficiaries





Fund choices

Dashboard

My pension fund

The value of your pension pot is based on the value of the funds where your contributions have been invested.

Nest Retirement Date Fund

This is the fund your money is automatically put into unless you choose another option. The aim of the fund is to grow your money faster than the cost of living in the long term and give you a steady return on your investment.

What is this fund invested in? Less

This pension fund is invested in at least 2400 companies, split across 12 different industries including, Finance, Tech, Retail and Healthcare

How your funds are invested

Explore our Nest Fund options

We have a selection of Nest Pension Funds to suit different needs, if you are thinking of switching take a look.

View all of our Nest fund options

Fund activity

View the history of all transactions in your fund.

View fund activity

Learn more about investing?

Article

4 min read

Investing your pension

Learn more about how investing your pension works and get to know the basics

Go to article

Nest fund options

Over 99% of our members are in one of our Nest Retirement Date Funds. These award-winning funds are designed to work for most people, but you can choose to invest for different beliefs, faiths or risk appetite.

Our fund options

Expand all sections

Nest Retirement Date Fund

Your fund · Medium-high risk

This is our award-winning fund that most Nest members are invested in.

Show

Nest Ethical Fund

Medium-high risk

For people who are concerned about the impact that organisations have on the environment and on society in areas such as human rights and fair trade.

Show

Nest Higher Risk Fund

High risk

For people who are prepared to take more risk to try and make their retirement pot grow more quickly.

Show

Nest Lower Growth Fund

Low risk

For people who are very cautious about investing and are prepared to accept their pot will not grow very much.

Show

Nest Sharia Fund

Medium-high risk

For people who want to invest in a way that complies with Sharia principles.

Show

Our fund options

Expand all sections

Nest Retirement Date Fund

Your fund · Medium-high risk

This is our award-winning fund that most Nest members are invested in.

Show

Nest Ethical Fund

Medium-high risk

For people who are concerned about the impact that organisations have on the environment and on society in areas such as human rights and fair trade.

Hide

Key information:

- Target investment returns of inflation plus 3% over the long term
- 5 year annualised volatility of 5.9%

What's the aim of this fund?

This fund is for people who are concerned about the impact that organisations have on the environment and on society in areas such as human rights and fair trade. The aim of the fund is to grow your money faster than the cost of living in the long term and give you a steady return on your money, while investing in line with the fund's ethical policy.

Why do people choose this fund?

This fund seeks to avoid investing in companies that harm the world and aims to invest in companies that make a positive contribution to society. Our investment experts will manage your fund at every stage of your membership.

We'll adjust how and where we invest your money based on how far away you are from your Nest Retirement Date (usually your State Pension Age unless you have given us another date). This fund focuses on protecting your money as you near that retirement date.

What is this fund invested in?

This pension fund is invested in companies split across 8 different industries including, Industrial, Tech, Healthcare and Finance.

See how this fund is invested

What else do I need to know?

It's important to check you're happy with your Nest retirement date. If you'd like to change it, you just need to tell us, and we'll automatically change your investments.
You can edit your retirement date at any time.

We aim to make your retirement pot grow throughout your time saving with us, but it's important to remember **the value of your retirement pot could go down as well as up,** this is all part of long term investments and our strategy takes that into account

Transfers in

Transfer money into your Nest retirement pot

By transferring money into your Nest retirement pot, you can consolidate all your savings into one account. We'll guide you through the steps you need to take. You can cancel the transfer after sending us your request, provided the other scheme hasn't sent us the money.

See how you can request a transfer into your Nest account →

Make a transfer

To transfer money from another pension scheme into your Nest pot, click Request transfer and follow the steps. Please make sure all the details you provide are correct. We'll contact your current pension provider and start the transfer process.

Before you start you'll need:

- the name of your current pension provider
- their address
- the policy number you're transferring
- if possible the name of the pension scheme that you're transferring from

Request transfer

Already requested a transfer?

You can check the status of any ongoing or any previous transfer requests you've made.

Check status

Done

Transfer money into your Nest retirement pot

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Done

Q&A