



Helping you to support your workforce

Claudine Bell, Key Account Manager

Gary Ball, Senior Technical Account Manager

Paul Terry, Regulatory Risk Manager

Hosted by **Femi Adigun**, Senior Propositions Manager

Agenda

1 Member dashboard

2 How to...

3 Regulations update

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



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



Member dashboard

Claudine Bell

Login to your Nest account

https://www.nestpensions.org.uk/schemeweb/nest.html

Member Employer Adviser Search

nest Sign up Log in

About pensions Your Nest pension Investing your pension Retirement Support

Together we'll build you a bigger pension

We're helping over 13 million members save for their future.

Get to know us Watch our birds' story

Login to your Nest account

Member Employer Adviser Search

nest

Support

Welcome to Nest

Log in or sign up to your account

Username [?]

[Forgotten username?](#)

Password

[Forgotten password?](#)

Log in to my account

Haven't signed up before?
[Set up your online account now](#)

Locked out of your account?
[Unlock account](#)

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.

 Looking to combine pension pots?

Transferring pension pots from other pension providers into Nest is simple and hassle free.

[Transfer a pension](#)

My pension fund



Nest Lower Growth

[Learn more about your fund](#)

Contributions



 You

£80.00

My beneficiaries

Stephen Sampredo
100% of pot
Mobile number
07*** ** 278
Email address
s*****s@gmail.com
Address
KT63 2LP

[View my beneficiaries](#)

My account

Menu  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  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  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



Managing beneficiaries

Contributions Transfer in a pension Take your money out Manage account Support

[Manage account](#)

My beneficiaries

Your beneficiaries are the people or causes your money goes to when you die. Deciding who these should be might feel like a big decision or one you can put off. But it's important to let us know who you want your pot to go to so we can quickly get it to those you care about if you die.

Choosing your beneficiaries

You can choose as many beneficiaries as you like. One person, several people, a good cause or an organisation, or a combination of these.

You can update your beneficiaries at any time.

Choosing the right option for you

There are two ways to tell us. You can either make a nomination or an expression of wish. Everyone's different and the right option depends on your circumstances. Here's how the options compare:

- Make a nomination [Show](#)
- Make an expression of wish [Show](#)
- How do the two options compare? [Show](#)
- I don't feel ready to make a choice [Show](#)



Ready to make a decision?
Start a nomination or express your wish

[Choose my beneficiaries](#)

Article

Learning about Inheritance Tax

Inheritance Tax is a tax on the estate of someone who has died, including all property, possessions and money.

[Read article on MoneyHelper](#)

FAQs

- If I make an expression of wish, what decision will Nest make if I die? [Show](#)
- Can I change my beneficiaries? [Show](#)

My beneficiaries



You need to tell us who should receive your pension pot if you die while saving with us.

[+ Add a beneficiary](#)

Managing beneficiaries

Before you start

Adding your beneficiaries



You can make a nomination or an expression of wish. We'll explain the differences as you complete the journey.

We'll ask you for the following information about each of your beneficiaries so you'll need to have it ready:

-  Name of the person, charity, trust or organisation
-  The percentage share of your pot you'd like each beneficiary to receive
-  Contact details for your beneficiaries

Make a nomination

Expression of wish

[Back](#) [Next](#)

Make a nomination

✓ — ✓ — ✓ — ✓ — 5

Beneficiary summary

Mr Steven Sampedro

 **Personal details** [Edit](#)

Title
Mr

First name
Steven

Middle name
-

Last name
Sampedro

Date of birth
12 March 1980

Relationship
Spouse

 **Address** [Edit](#)

72 Alexander Road
Sunderland
SR82 1ZH
United Kingdom

 **Contact details** [Edit](#)

Mobile number
07562843278

Email address
steven_s@gmail.com

 **Pot share**

100%

[+ Add a beneficiary](#)

[Back](#) [Confirm](#)

Nest

Consolidating pensions

[Dashboard](#) [Pension fund](#) [Contributions](#) **Transfer in a pension** [Take your money out](#) [Support](#) ▾

[Dashboard](#) / [Transfer in a pension](#)

Transfer in a pension

When you transfer a pension into your Nest pot, you combine your pensions into one easy-to-manage account so you can keep track of them. We'll guide you through each step for a smooth transfer.

How transfers work

- First, give us the details of the pension you want to transfer.
- Next, we'll contact the other pension provider, exchange pension information, and request the transfer.
- Once we receive it, we'll add it to your pension pot.
- We'll keep you updated by email, post or text if you give us your mobile number.



Transfer your pension(s)

Millions of customers trust us with their pensions. Transfer yours to stay on top of them.

[Request a transfer](#)

Consolidating pensions

[Dashboard](#) / [Transfer in a pension](#) / Before you start



Before you start

Transfer your pension(s)

What you'll need:

-  Information about your other pension such as name, plan or policy number, address and transfer amount. You'll find these on your pension statement or you can ask your pension provider.
-  Your personal details. You'll need to check the details we have for you to make sure they're correct.
-  Information about your circumstances that may affect the pension you want to transfer, such as court orders.

Things to keep in mind

- **Guarantees and protections:** if your other pension provider offers these as part of your plan or policy, you'll lose them when you transfer.
- **Defined benefit scheme:** this scheme guarantees a specific retirement income based on your length of service and salary. We only accept transfers from this scheme if they're early leaver cash transfers or pension credit transfers.
- **Minimum amount:** we'll accept transfers of £50 and above. This doesn't apply to pension credit transfers from a pension-sharing order after a divorce or when a civil partnership ends.
- **Earmarked benefits:** we won't accept transfers with benefits set aside for an ex-spouse.
- **Getting advice:** speak to a professional if you're unsure about your transfer.

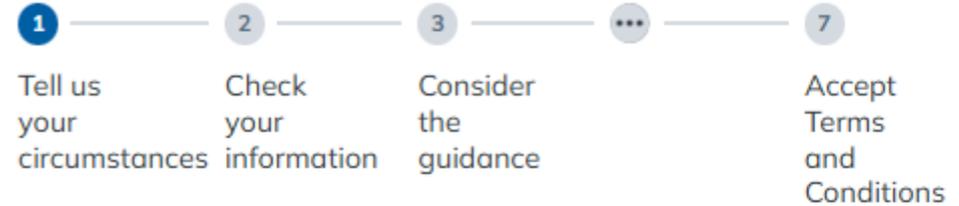
Learn more about these and the types of transfers we accept by downloading our guide:

[Things to consider when moving your money into nest \(PDF, 253KB\)](#)

[Back](#)

[Get started](#)

Transfer your pension(s)



About your circumstances

We'll ask you a few quick questions to make sure you qualify to transfer your pension.

Are you transferring money into Nest due to a pension credit from a divorce settlement?

Yes

No

[Back](#)

[Continue](#)

How to..

Gary Ball

Your home screen



We've updated the message types in your mailbox. For more information, please [click here](#).
Stay on top of your contribution payments by checking if any of your schedules are overdue. If you've received a late payment notification and you're unsure how to resolve it, then please view our [Employer Help Centre article](#).
[Stay safe online](#) Beware of 'phishing' emails asking for your information.

Gary Ball
Your NEST employer ID:
EMPO11300070
Your NEST delegate ID:
TPAR011267317
Last login: 9 March 2026, 14:15
Today is 9 March 2026

Welcome to your NEST home for ER 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.



Manage workers

Show me:

All payment sources My group All enrolment types no NI number

Last name NI number Alt. ID [Apply filter](#)

5 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
<input type="checkbox"/> David Brown AA 12 45 63 A - AA124563A	09 Mar 2026	11 Apr 2026	Auto enrolment	My source	UK	My group	
<input type="checkbox"/> Lucy Green AB 14 25 36 C - AB142536C	09 Mar 2026	11 Apr 2026	Auto enrolment	My source	UK	My group	
<input type="checkbox"/> Greg Blue AC 14 74 85 A - AC147485A	09 Mar 2026	11 Apr 2026	Auto enrolment	My source	UK	My group	
<input type="checkbox"/> Claire Black AB 96 85 77 A - AB968577A	09 Mar 2026	11 Apr 2026	Auto enrolment	My source	UK	My group	
<input type="checkbox"/> Ben Blue AC 74 85 96 A - AC748596A	09 Mar 2026	11 Apr 2026	Auto enrolment	My source	UK	My group	

Page of 1

Overdue contribution schedules

 Learn how to make contributions using [Direct Debit](#) or a [debit card](#).
Stay on top of your contribution payments by checking if any of your schedules are overdue. If you've received a late payment notification and you're unsure how to resolve it, then please view our [Employer Help Centre article](#).

You are logged in as
Gary Ball
Your NEST employer ID:
EMPO11300070
Your NEST delegate ID:
TPAR011267317
Last login: 9 March 2026, 14:15
Today is 9 March 2026

Manage your contribution schedules

You need to complete a contribution schedule every time payments are due, then submit a payment.

A contribution schedule lists all your workers who share the same payment source and pay period.

If a worker opts out or leaves your organisation you can update their status in a schedule. To view or correct a completed schedule click on *Paid schedules*.

You must make sure payments are cleared in our account by the payment due date. The exception is for workers in an opt-out period. For these workers you can hold on to contributions till the end of the second month following their start date.

Contribution schedules that are over two years old may be archived. You'll need to retrieve archived schedules before you can view, edit or pay them. [Read more about retrieving archived schedules](#).

Need help?
[Start a live chat](#)

-  Paid schedules
-  Exception schedules
-  File upload history

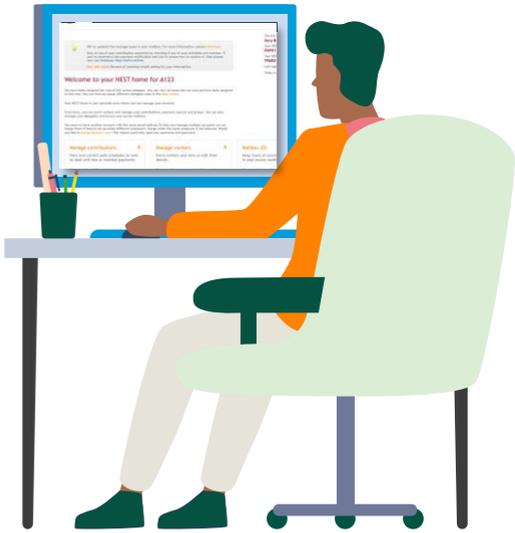
Show me:
All payment sources  Show all schedules with a future payment date

3 results [Download results](#)

Status  	Payment due date 	Payment source	Frequency	Earnings period 	Future payment date 	Edit/Pay 
Overdue	10 Feb 2026	My source	Monthly	1 Jan - 31 Jan 2026		
Due	10 Mar 2026	My source	Monthly	1 Feb - 28 Feb 2026		
Due	10 Apr 2026	My source	Monthly	1 Mar - 31 Mar 2026		

Page 1 of 1

Done



Overdue contribution schedules

My source | Monthly 11 MAR 2026
Last login: 9 March 2026, 14:15
Today is 9 March 2026

Earnings period: 1 - 31 January 2026 | Schedule reference: GBP00307072000269477
Schedule due by: 10 February 2026 | Schedule status: **Overdue**

1. Enter your contribution information in the schedule below Save changes

There is 1 member in this schedule.

Action is required for: 1 member(s) [More details](#)

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

2. Submit the schedule to make payment

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

Save changes Submit schedule

Payment(s) submitted: £0.00 ?

✖ Clear schedule + Upload file 🗉 Payment history 🖥️ Use our onscreen guide for help with this schedule

Show me:

All groups All statuses

Last name NI number Alt. ID Apply filter ➔

1 result 📄 Download results

Member details	Status ▼	Pensionable earnings (£)	Auto calc.	Employer contributions (£)	Member contributions (£)	Total (£)	Contribution options	Errors
	?	?					?	?
Ben Blue AC 74 85 96 A - AC748596A My group	Action needed - not yet validated	0.00	☑️	0.00 <small>(3%)</small>	0.00 <small>(5% less tax relief)</small>	0.00	Options	

Save changes

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

Page 1 of 1

Start date

Worker's group and enrolment type

Alternative identifier AC748596A

i As you've not provided an alternative ID the worker's National insurance number has been used as the alternative ID.

Payment source My source

Group My group

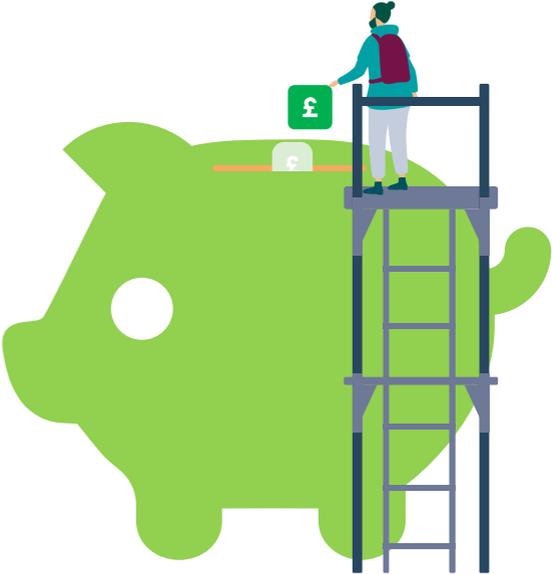
Enrolment type Auto enrolment

Enrolment date 09/03/2026

Start date 01/01/2026

This is the date from which the worker's enrolment in NEST is effective - usually the date the worker becomes or became eligible for automatic enrolment.

Done



Overdue contribution schedules

 Paid schedules

 Exception schedules

 File upload history

Show me:

All payment sources



Show all schedules with a future payment date

3 results

 Download results

Status  	Payment due date 	Payment source	Frequency	Earnings period 	Future payment date 	Edit/Pay 
Overdue	10 Feb 2026	My source	Monthly	1 Jan - 31 Jan 2026		
Due	10 Mar 2026	My source	Monthly	1 Feb - 28 Feb 2026		
Due	10 Apr 2026	My source	Monthly	1 Mar - 31 Mar 2026		

Page 1 of 1

Done

Overdue contribution schedules

Payment(s) submitted: £0.00 ?

✕ Clear schedule
⊕ Upload file
🕒 Payment history
🖱️ Use our onscreen guide for help with this schedule

Show me:

Apply filter →

5 results 📄 Download results

Member details	Status ▼	Pensionable earnings (£)	Auto calc.	Employer contributions (£)	Member contributions (£)	Total (£)	Contribution options	Errors
	?	?					?	?
Greg Blue AC 14 74 85 A - AC147485A My group	Action needed - not yet validated	0.00	<input checked="" type="checkbox"/>	0.00 <small>(3%)</small>	0.00 <small>(5% less tax relief)</small>	0.00	Options	
Lucy Green AB 14 25 36 C - AB142536C My group	Member validated	3500.00	<input checked="" type="checkbox"/>	105.00 <small>(3%)</small>	140.00 <small>(5% less tax relief)</small>	245.00	Options	
Ben Blue AC 74 85 96 A - AC748596A My group	Member validated	1500.00	<input checked="" type="checkbox"/>	45.00 <small>(3%)</small>	60.00 <small>(5% less tax relief)</small>	105.00	Options	
Claire Black AB 96 85 77 A - AB968577A My group	Member validated	1800.00	<input checked="" type="checkbox"/>	54.00 <small>(3%)</small>	72.00 <small>(5% less tax relief)</small>	126.00	Options	
David Brown AA 12 45 63 A - AA124563A My group	Member validated	2000.00	<input checked="" type="checkbox"/>	60.00 <small>(3%)</small>	80.00 <small>(5% less tax relief)</small>	140.00	Options	

Creating a new group

 What is a group? Find out more in our [help centre](#).

Your groups

Here's a summary of the groups you've set up. You can view or change existing groups, add new ones or delete ones that have no members enrolled. You can also create a copy of a group to use as the basis of a new one.

If you want to change group details, you can set a date up to three months in the future for that change to take effect. The summary below shows only current group details. It doesn't include any changes waiting to be made. To see these click on *Manage group*.

 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](#)

< Page 1 of 1 >

[Done](#)

You are logged in as
Gary Ball
Your NEST employer ID:
EMP011300070
Your NEST delegate ID:
TPAR011267317
Last login: 9 March 2026, 14:15
Today is 9 March 2026

New Group set up

Earnings period and payment due date.

You'll be asked to give us information about when you pay your workers. We'll use this information to determine your ongoing earnings periods and payment due dates. Earnings periods are also known as pay periods.

1. **Payment frequency: *** 
How often do you pay your workers?

2. **When is your current earnings period due to end: *** of the month. 

Take note of the following:

- If the date selected doesn't occur in a particular month, such as 31 June or 30 February, the last day of that month will apply.
- If your earnings period ends on the last day of the month, you need to select 31st from the list above.

The current earnings period for these workers ends: **31st March**

Taking this into account, please tell us when NEST will receive contributions for the current earnings period below.

3. **Payment due date: *** 
When will NEST receive contributions for this earnings period.

A number of days after the end of the current earnings period

A particular day

 The latest you can set your payment due date is the 22nd of the month following your normal pay day.

You must submit contributions at least five working days before the payment due date.

Choose a date that works best for your organisation. This will be the last date by which your contributions for this group of workers need to have reached NEST and cleared in our account. Different payment methods have different processing times so make sure you leave enough time for the payment to clear.

If your payment hasn't cleared in our account by the payment due date it'll be treated as a late payment and we may report you to The Pensions Regulator.

Please check with your bank if you're unsure of processing times for your payment method.

Based on your selection NEST will receive contributions for the current earnings period on: **10th April**

If this date isn't suitable please make an alternative selection from the options above.

Cancel

Next

Moving members between groups

The screenshot shows a web interface for moving workers between groups. At the top, there is a navigation bar with the 'nest' logo and links for 'My home', 'Employer home', 'Contributions', 'Workers', and 'Mailbox'. On the right side of the navigation bar are links for 'Help centre' and 'Logout'. The main content area is a modal dialog box titled 'Move workers between groups'. Inside the dialog, there is an information box with a red 'i' icon stating: '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.' Below this, the user is prompted to 'Please choose the group you want to move:'. There are two dropdown menus: 'From' (set to 'My group') and 'To' (set to 'Sal Sac'). A text prompt asks the user to 'Tell us when you want this change to take effect. You can choose any date up to one month from today.' Below this is a date picker icon and a text input field containing 'DD/MM/YYYY'. A section titled 'Please check your selection' contains a table with the following data:

From	To	On
My group (5 workers)	Sal Sac	-

At the bottom right of the dialog are two buttons: 'Cancel' and 'Move workers'. Below the dialog, in the background interface, there are checkboxes for 'Select this page' and 'Select all workers from a group', a 'Change group' button, and a 'Download results' link.

Key regulatory update

Paul Terry

Pensions Dashboard

What are pensions dashboards?

- Pensions dashboards will enable individuals to access their pensions information online, securely, and all in one place. Dashboards will provide clear and simple information about an individual's multiple pension savings, including State Pension.
- The Money and Pensions Service (MaPS) is creating a MoneyHelper central pensions dashboard service. There may be other commercial dashboards available too.
- The Government formalised its intentions to deliver pensions dashboards through legislation and regulation. These set out the timeline and the requirement for pension providers and schemes to connect to the dashboard ecosystem.
- The legislative deadline for all pension arrangements to connect to the pensions dashboard is 31 October 2026

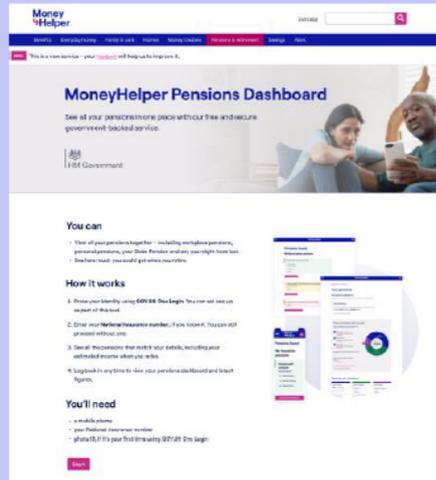


Pensions Dashboard

MoneyHelper (central) dashboard service

The Service

MoneyHelper Website



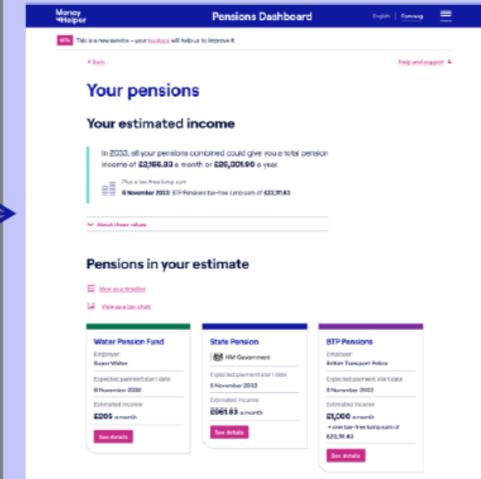
Verify your identity with GOV.UK One Login



Find your pensions



MoneyHelper Pensions Dashboard



Pensions Dashboard

What's happening and when will it be available?

Larger pension schemes have already started connecting

Nest connected in July 2025

Throughout 2026 schemes will continue to connect to meet Oct 2026 deadline.

Industry and user testing is underway using live data.

The Dashboard Availability Point (DAP) is the date the dashboards will become available to the public.

DAP date is decided by the government in consultation with stakeholders and 6 months' notice will be given. We are not expecting DAP to be before 2027.

Salary sacrifice

Changes from 2029

- In the Autumn 2025 Budget the Chancellor announced that from April 2029, the amount that is exempt from National Insurance contributions (NICs) will be capped at £2,000 a year for employee contributions made via salary sacrifice.
- The first £2,000 of salary-sacrificed pension contributions will remain free from NICs. Any contributions above this will be subject to NICs at the normal rate(s).
- In the meantime, salary sacrifice rules are expected to stay as they are.
- Payroll changes (supported by software updates) expected to manage the new limits from April 2029
- For higher paid people both salary sacrifice and non-salary sacrifice contributions would be expected
- Nest will continue to accept salary sacrifice contributions from 2029
- Workplace pensions, including Nest, will need to be able to continue to monitor payments against automatic enrolment requirements



Salary Sacrifice - Links

Nest

How to set up salary sacrifice [Salary sacrifice | Nest pensions](#)

General information [Salary sacrifice \(nestpensions.org.uk\)](#)

HMRC

[Salary sacrifice for employers - GOV.UK \(www.gov.uk\)](#)

Money & Pensions Service – MoneyHelper

[Salary sacrifice and your pension | MoneyHelper](#)

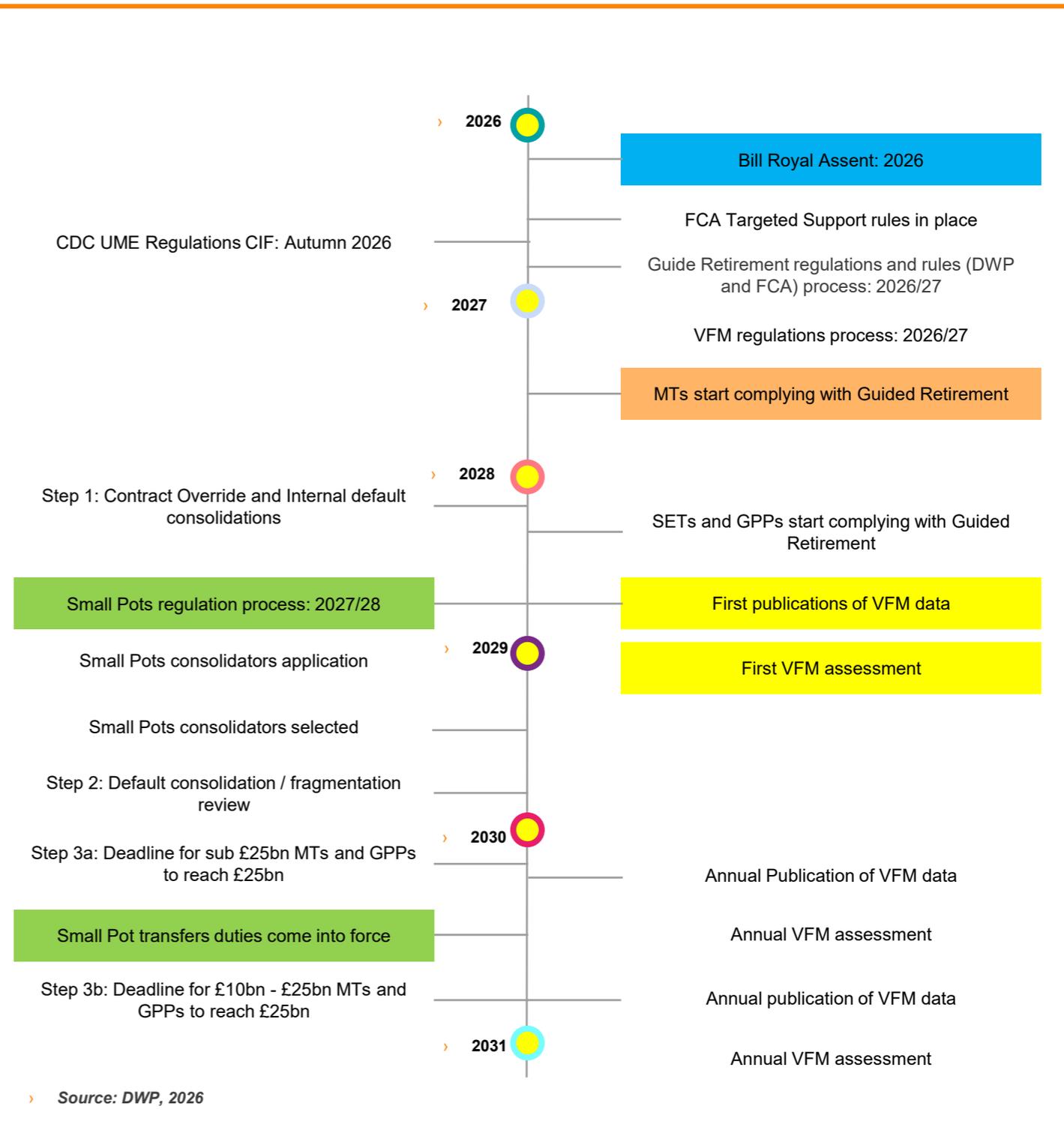
Pension Schemes Bill - DWP Roadmap



Indicative timeline for reform. Sequencing rather than precise timing likely to be key.



Implementation driven principally by the 2030 date for the £25bn requirement.



QA



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