

Your Nest pension

nest

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Agenda

- 1 Your Nest pension
- 2 Your pension pot dashboard
- 3 Tracing

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

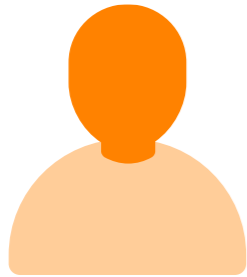


Your Nest pension

Claudine Bell



The UK's largest workplace pension provider



Over 14m
members



Over 470k
employers



£63.8bn
assets under management

Your Nest pension

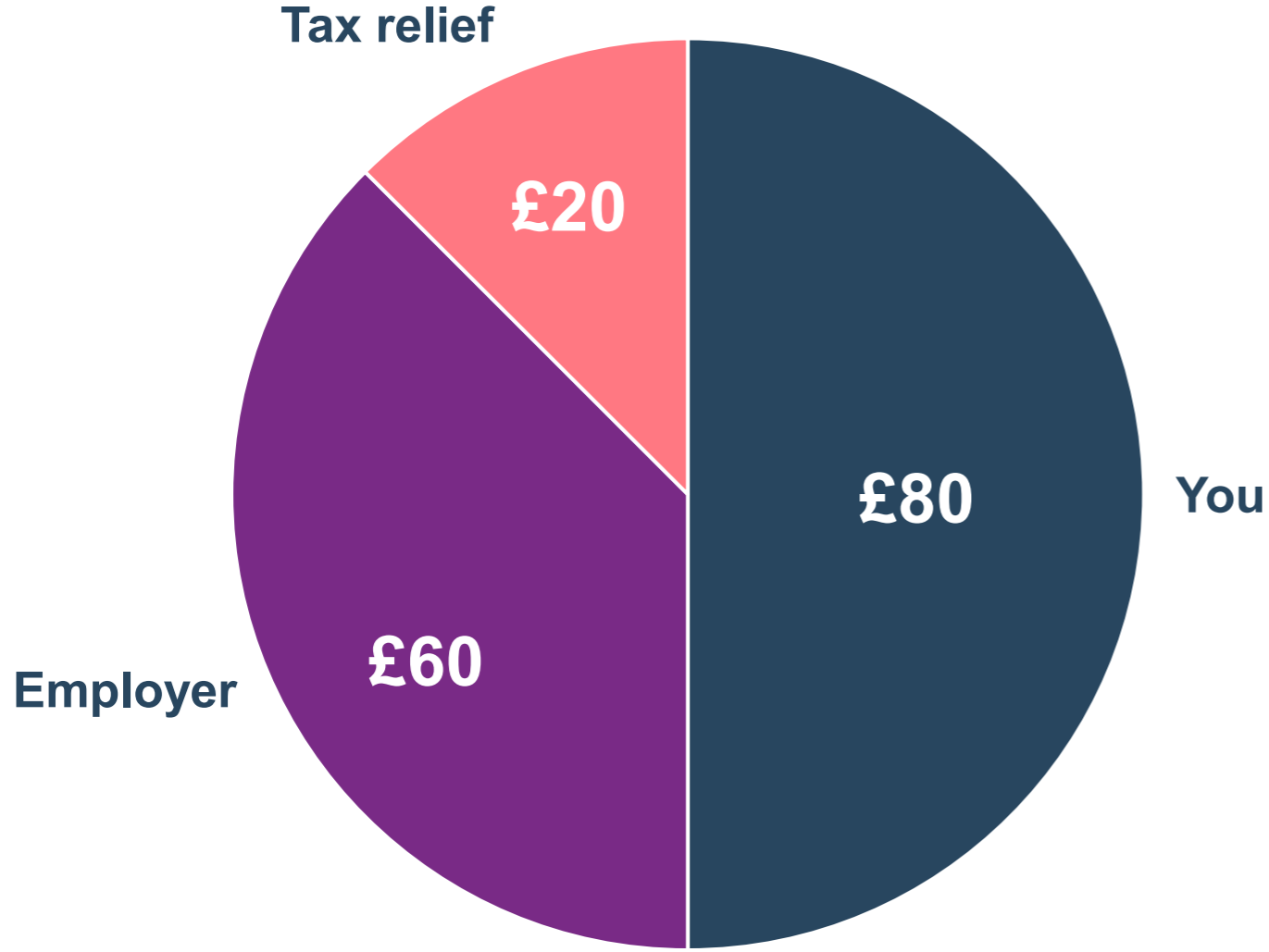
A 'Defined Contribution' (DC) pension where you have a pot of money that is invested

- The amount you receive at retirement is not guaranteed and will depend on how much is paid in, how the investments perform and what the charges are.
- Your employer will normally contribute to your pension.
- You receive tax relief from the Government on any contributions you make.
- You can access your online account with Nest where you can monitor your pension.

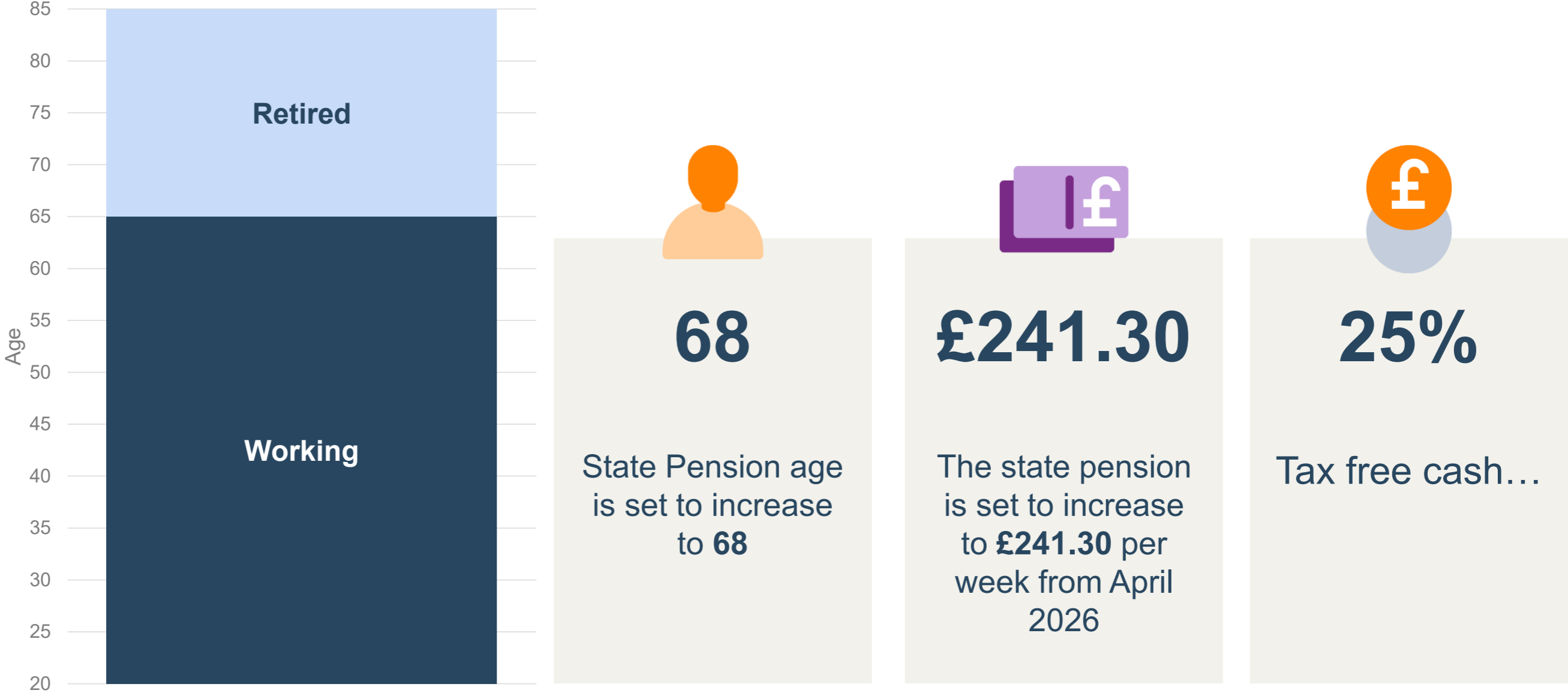


Who pays into my pot?

Example



Why is it important to look after your pension?

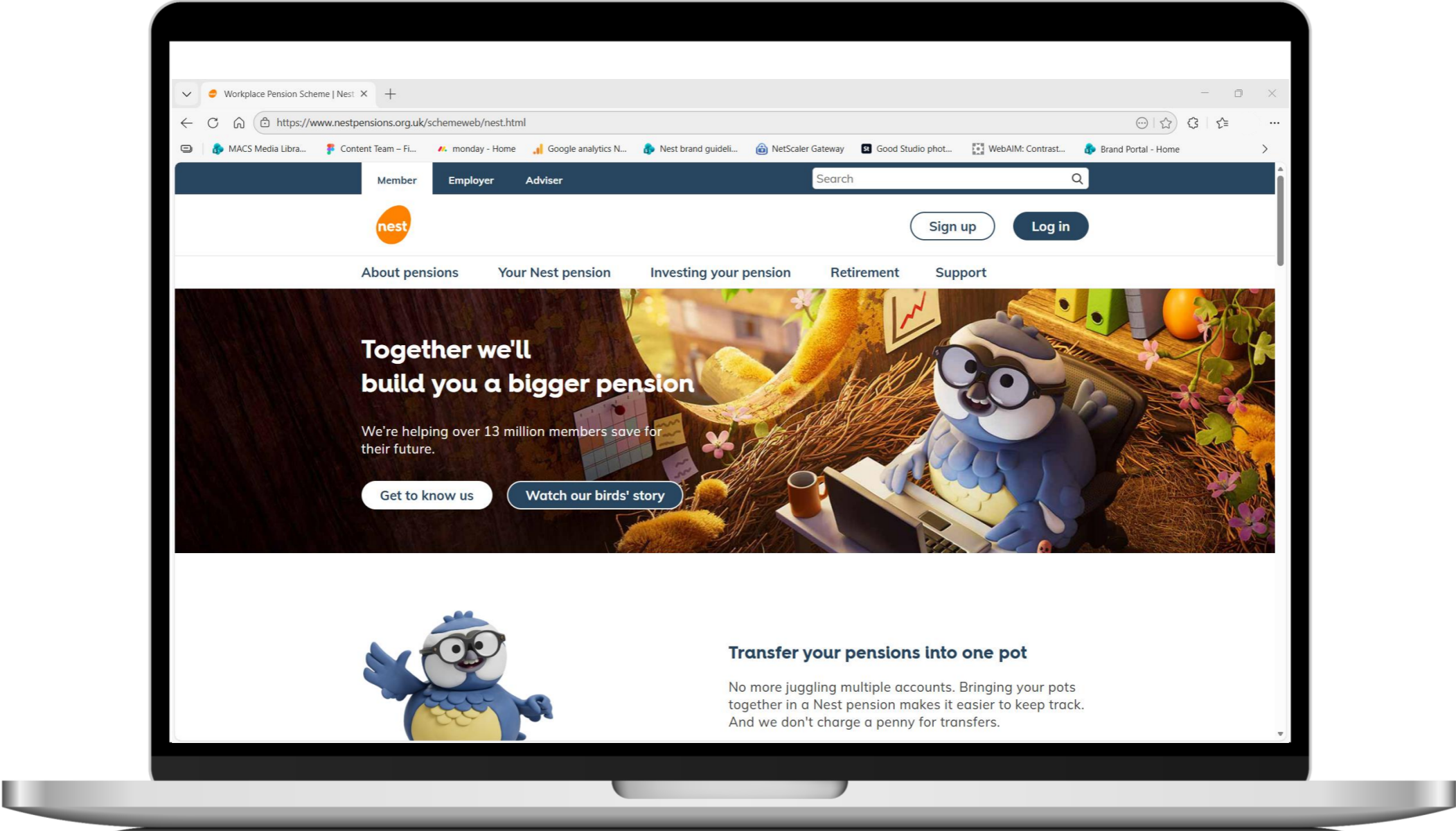


Your pension pot dashboard

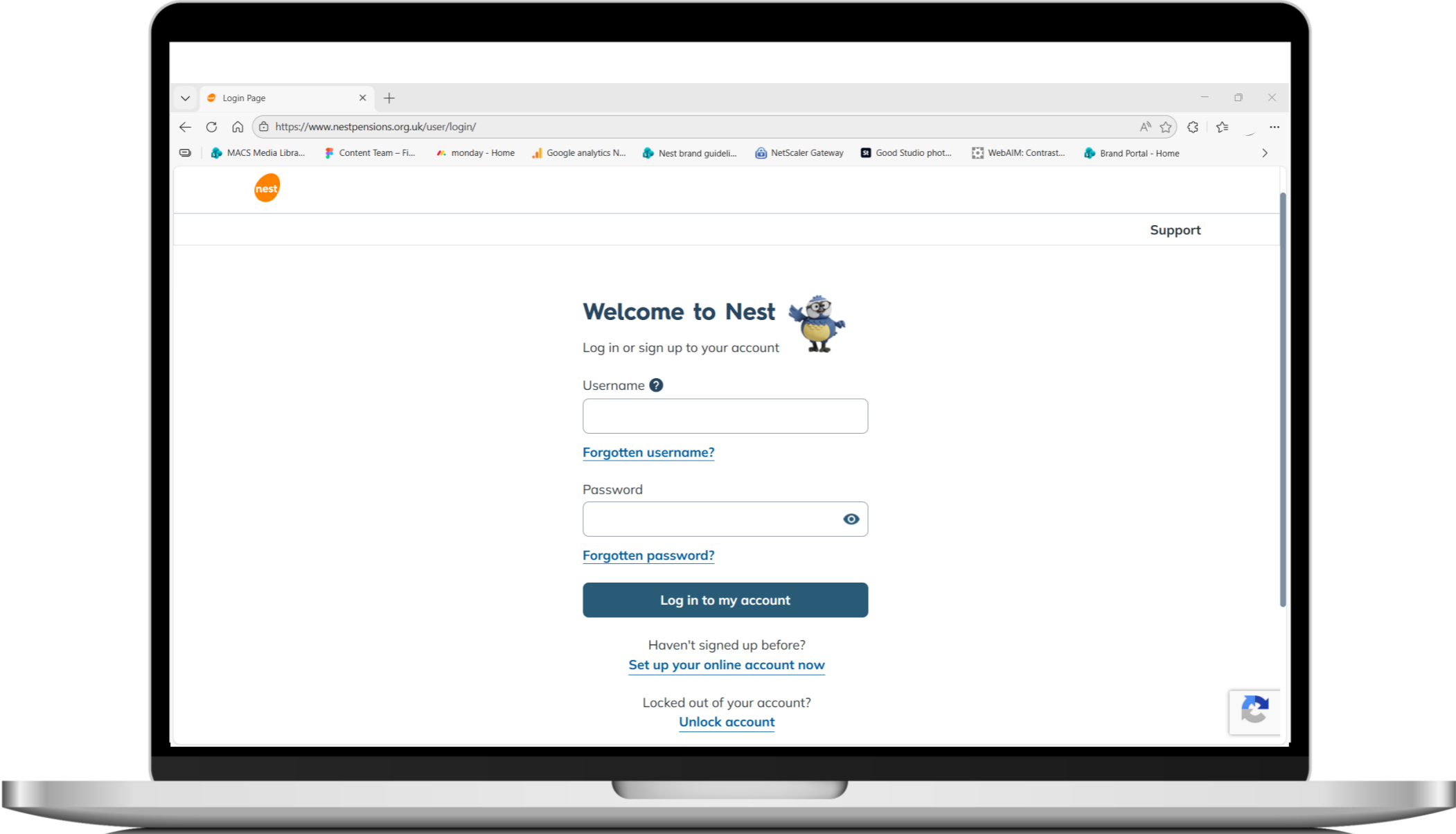
Gary Ball



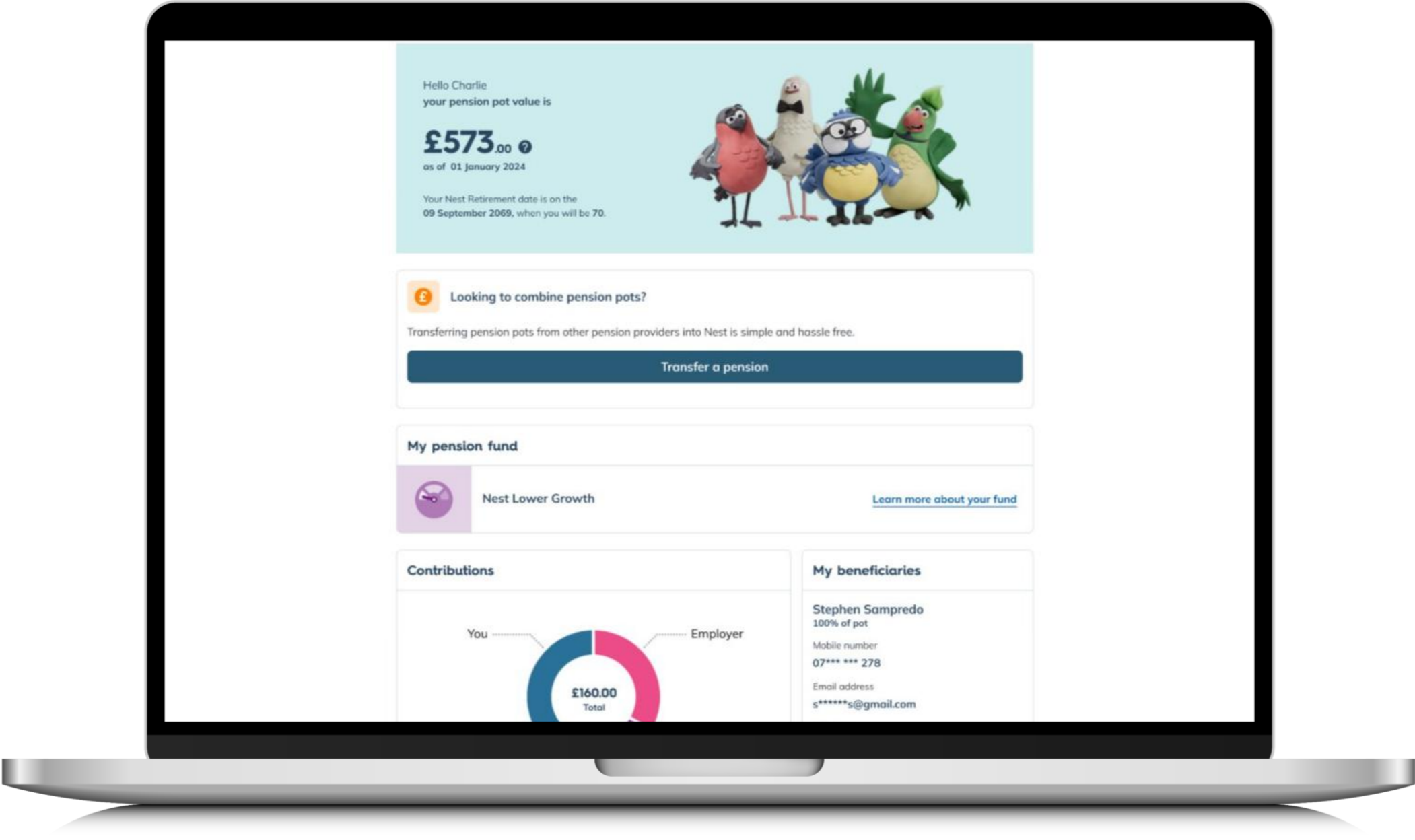
Log in to your Nest account



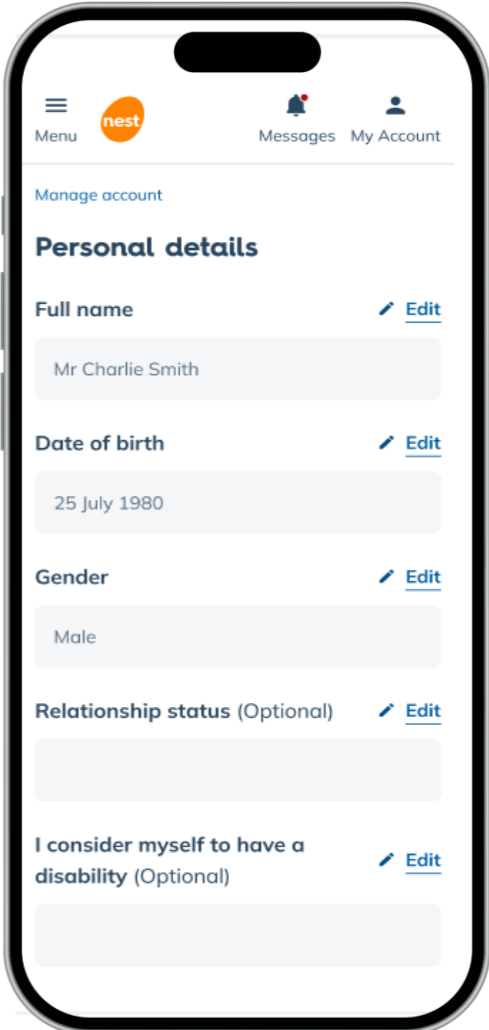
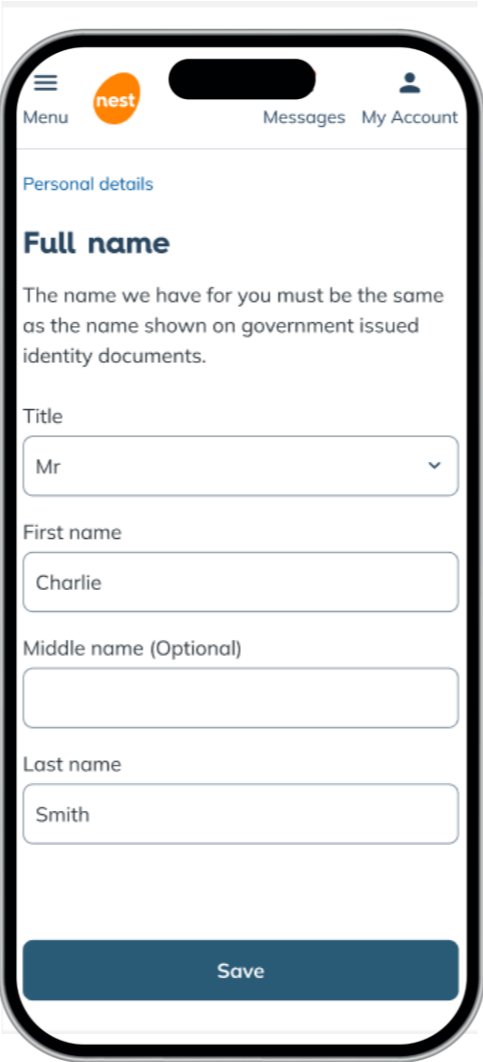
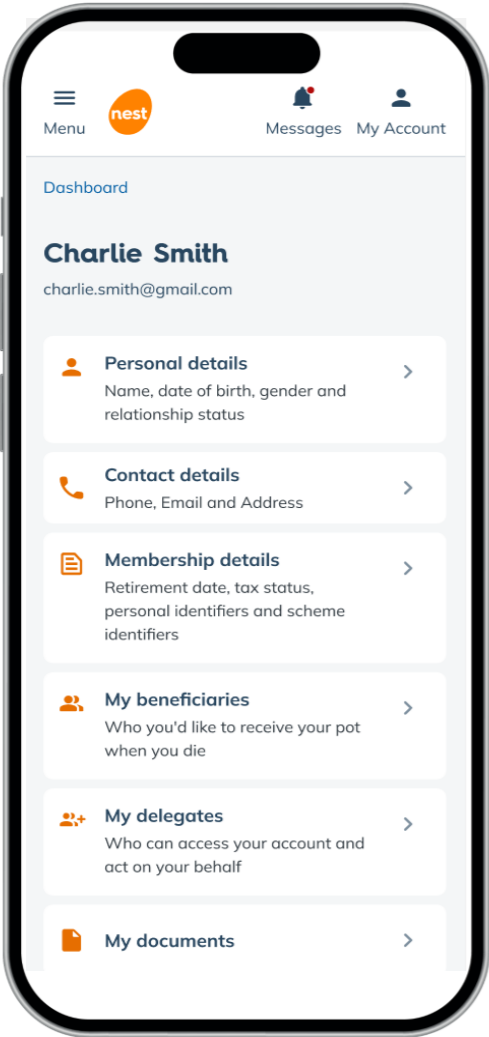
Log in to your Nest account



Log in to your Nest account



My account



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

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%

Consolidation

[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](#)

Consolidation




[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.

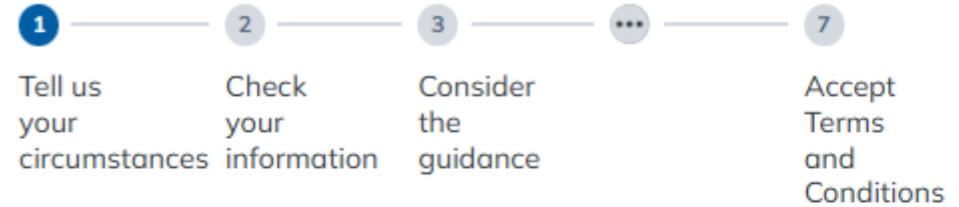
Learn more about these and the types of transfers we accept by downloading our guide:

[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](#)

Pension tracing and consolidation

David Knight



How do we manage to lose a pension?

- You've changed jobs
- You have moved house or relocated
- Your pension provider merges or rebrands
- I don't know if the employer provided a pension



How do I find a lost pension?

01

Gather information

- List employers + dates
- Check emails and paperwork

02

Use the pension tracing service

- Follow the prompts
- Find scheme contact details
- Make contact and ask for a statement

03

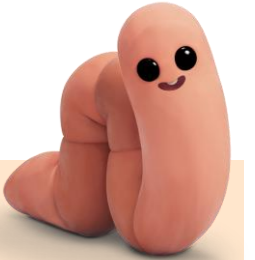
Make contact

- Ask employer who the provider was
- Contact provider if known

04

Request information

- Current value
- Ask for a copy of the last annual statement



What do I do once I've found my old pensions?

01

Update the pension provider

- Update your contact details
- Make sure your personal information is correct
- Register for online services

02

Consolidating

- Ease
- Will you lose any special guarantees?
- Compare charges and performance.

03

Consolidating with Nest

- Charges.
- Investment
- Retirement age
- Support



Things to consider if you are thinking of consolidating

- Do I actually want all my money in one place?
- Will I lose any valuable benefits by transferring?
- What are the differences in charges?
- Will my investments match my needs?



State pension

- Paid in addition to your workplace pension
- 35 qualifying years of National Insurance contributions to receive the full new State Pension,
- The State Pension is £241.30 a week from April 2026.
- Find your own State Pension age here: [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)
- Request a State Pension forecast online [gov.uk/check-state-pension](https://www.gov.uk/check-state-pension)
- Gaps in your National Insurance record? You may be able to pay voluntary National Insurance contributions to top up your State Pension.
- Visit [gov.uk/voluntary-national-insurance-contributions](https://www.gov.uk/voluntary-national-insurance-contributions) for more information or call the Future Pension Centre on 0800 731 0175.



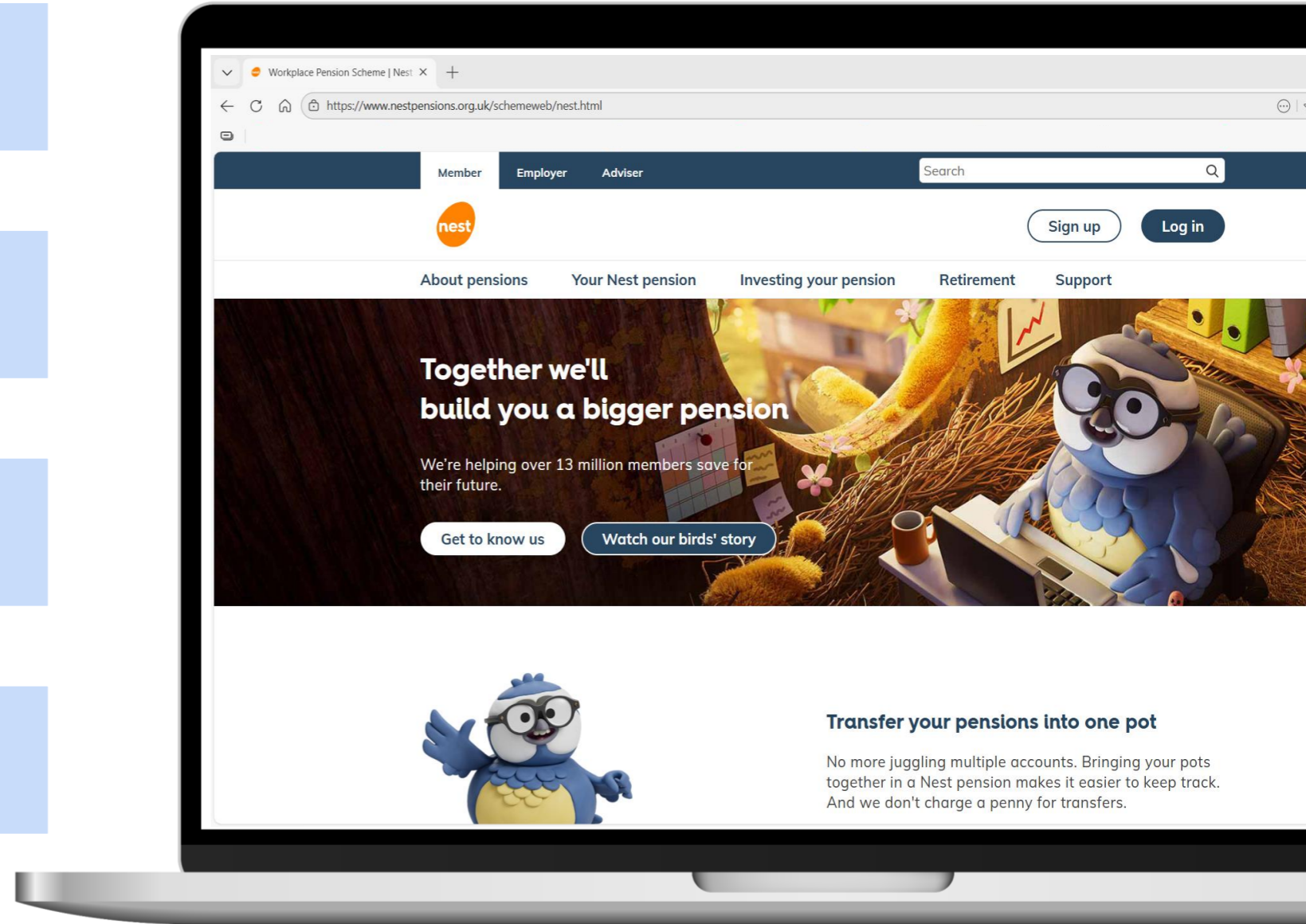
How can I combine pensions into my Nest pensions?

Identify all your pension pots

Log into the Nest website

Provide some key information,
takes around 5 minutes

There is no cost from Nest to transfer



How to spot a pension scam

You are contacted out of blue



You receive an offer that is too good to be true



Offering access to your pension before the age of 55



You are expected to invest in an unusual asset



You are asked to withdraw money first



You are told to act quickly for the best deal



Useful links

- How to spot pension scams
[Online security Nest Pensions](#)
[How to spot a pension scam MoneyHelper](#)
- Log in for the first time
[User registration Nest Pensions](#)
- Check in on how you're saving
[Login Page](#)
- Why it is important to name a beneficiary
[What happens to my pension when I die | Nest Pensions](#)
- Consolidate your pension
[Transfer your pensions into Nest | Nest Pensions](#)
- Get to know us
[About Nest Nest Pensions](#)



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