



Mr I HENDERSON
6A LYON GROVE
WORSLEY
M28 2RH

19 June 2023

Our reference: MEM016489922/RET_CLM/668749998
Your Nest ID: MEM016489922

Dear IAN

We need some more information before we can process your request to take your money out of Nest.

Thank you for your request to transfer your Nest retirement pot to another pension scheme.

Before we can process your request, we need you to confirm the following:

If we need any further information from the pension scheme you've chosen to transfer your Nest pot to, we'll write directly to them to request this.

We have a duty to look for early warning signs that your retirement pot is being transferred as part of a pension scam. Scams are designed to look appealing, but they often result in people losing some or even all of their retirement savings. Once you've signed over your money, you can't get it back. You can also face large tax penalties for taking an unauthorised payment from your retirement pot.

The Financial Conduct Authority (FCA) has provided useful information on how to avoid pension scams which you'll find at <https://www.fca.org.uk/scamsmart/how-avoid-pension-scams>. It's also sensible to get independent financial advice about any offer to transfer your retirement pot or check with MoneyHelper that it's legitimate.

To help us meet this duty we've attached a question pack for you to complete and send it back to us. The law states that if we think you're at risk from pension scams, we must ask you to attend a safeguarding appointment with MoneyHelper (this is separate to any guidance that you may have received from Pension Wise).

We've attached the forms we need you to complete and send back to us.



What do you need to do now?

Please complete the attached form and send it to us along with any evidence we've requested to NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY.

If you go ahead with your transfer, we'll close your Nest account. If we receive any contributions which should have been included in your transfer value after your Nest account has closed we'll contact you to let you know what you need to do.

Where to go for more information

We provide comprehensive online support and answers to frequently asked questions at www.nestpensions.org.uk/help. If you're having difficulty using the website you can call our contact centre on 0300 020 0090.

Kind regards,

A handwritten signature in dark ink, appearing to read 'Richard Hardy', with a long, sweeping horizontal stroke at the end.

Richard Hardy
Member Services Manager





You've requested to transfer your Nest Retirement pot to another scheme.

Transfer out questionnaire

Please read this form carefully before you start filling this in. You must circle **Yes** or **No** for these questions and need to provide more information where required.

1. Is the scheme you are transferring into offered or used by your employer? If Yes, please answer the below question.	Yes	No
Please provide the name and address of your usual place of work with this employer?		
2. Did someone advise or recommend that you consider a pension transfer?	Yes	No
3. Did you first become aware of the pension scheme you have chosen to transfer to through any of these channels? • letter, leaflet or email that you didn't ask for from someone that's not your employer • a sales phone call that you didn't ask for • an adviser/salesperson that contacted you without you requesting it • a free pension review that was not through a regulated pension advisor • through social media (e.g. Facebook or LinkedIn)	Yes	No
If Yes, please answer the below questions.		
If Yes, what was the method of contact?		
Were you expecting the contact?	Yes	No
Was this contact uninvited and not from someone associated with your pension scheme (such as your employer or someone working for the scheme), or an alternative pension scheme	Yes	No
Did you make your own enquiries about that pension scheme?	Yes	No



Who contacted you and did you know them?		
If they were known to you how you knew them and where from?		
Was it someone offering independent advice or someone representing a firm that contacted you?	Yes	No
If they are an independent adviser please provide their name, business address and Financial Conduct Authority (FCA) registration number.		
If they are a representative of a firm, please provide their firm name, business address that they've represented. Also provide their web-domain name.		
When you were contacted, were any of the following terms used by those who approached you: • 'a free pension review'; and/or • (if before normal pension age) early access to cash or a loan; and/or • a 'time limited' offer; and/or • offering a higher tax-free lump sum	Yes	No
4. Have you contacted any financial adviser and received guidance in relation to this transfer? If Yes, please answer the below questions.	Yes	No
If an independent adviser involved, please provide their name, business address and FCA registration number.		
If a representative of a firm involved, what's their name and address of the company that they've represented. Also provide their web-domain name.		



5. Are you aware of how your money will be used or invested? If Yes, please answer the below question.	Yes	No
Where do you expect the money to be invested?		
Have you been promised a specific or guaranteed rate of return once you transfer?		
6. Are any of your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period (for example within 5 or 10 years)? If Yes, please answer the below question.	Yes	No
What is it and when will it be paid?		
7. Do you know what the costs and charges are for your new arrangement? If Yes, please answer the below questions.	Yes	No
What are they?		
Are fees applied to transfer?	Yes	No
Are there fees to join the investment?	Yes	No
What charges are applied to your investments, whilst they are invested. For example, this can be a fixed fee, or a percentage of the total sum invested.		
Are there any other extra charges that can apply to your investments?	Yes	No
8. Have you received advice from an adviser, or a firm based outside the UK? If Yes, please answer the below questions.	Yes	No
Please provide their name and business address.		



Who has registered them to provide financial or pension transfer advice?		
Is this the first time you have dealt with this advisor or a firm? If No, please answer the below question.	Yes	No
Please provide details of your previous relationship with them.		
9. Have you been offered any incentive as a result of transferring your benefits? This could be things like a cash payment (other than the 25% tax free component), bonus or commission.	Yes	No
10. Have you been told that you can access any part of your pension fund under the receiving scheme before age 55, other than on ground of ill-health?	Yes	No
11. Has a courier been sent to your home to collect documentation?	Yes	No
12. Have you been pressured by anyone to make a quick decision about transferring your pension?	Yes	No

Your Nest ID: MEM016489922

What to do next

Once completed please send this form to us at the following address:
NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY

Signed on behalf of Nest:



Richard Hardy
Member Services Manager

