



Mr I HENDERSON
6A LYON GROVE
WORSLEY
M28 2RH

21 February 2023

Our reference: MEM016489922/TRO-B001/626948541
Your Nest ID: MEM016489922

Dear IAN

Transferring your Nest retirement pot to another pension scheme

We're writing to you because we've received a request to send you information which will enable you to transfer your retirement pot out of Nest.

You can only transfer your funds to a registered pension scheme such as:

- Public Service Pension Scheme
- Authorised Master Trust
- Occupational Pension Scheme
- Personal Pension Scheme
- Qualified Recognised Overseas Pension Scheme (QROPS)

If the scheme you want to transfer your Nest pot to is offered by your employer or is a workplace pension scheme but not an 'authorised master trust', in order to ensure you are protected against fraudulent activity and all legal requirements are met, before we can process your request, we need the following document evidence listed here:

A letter from your employer confirming that

- they are a sponsoring employer of your new scheme
- you are employed by them
- the date from when you've been continuously in their employment and
- confirmation of contributions to your pension scheme which are shown as due to be paid by your employer and the dates of those payments

A schedule of contributions or payment schedule showing



- separate entries of the amounts of pension contributions to your pension scheme that were due to be paid for the last 3 months of your employment along with the dates (excluding your additional voluntary contributions)
- payslips, or other evidence in writing advising of pay remittances, showing the salary paid to you by your employer for the last 3 months
- personal bank or a building society statements, showing the deposit of earnings for the last 3 months

If the scheme you want to transfer your Nest pot to is a QROPS please call us on 0300 020 0392 we'll then send you a new transfer form to complete. If we have any concerns about your transfer you may be required to attend a Pension Scams Awareness appointment with MoneyHelper.

The transfer value of your Nest retirement pot is £6045.09, as at 22 February 2023. Your Nest retirement pot will remain invested until your transfer is complete, and the value may go up or down depending on when the transfer is paid. The transfer value shown above may not include any contributions, transfer-in payments or cash withdrawals which are still being processed.

The section of the form titled 'Transfer your Nest retirement pot to another pension scheme' includes all the information you'll need to make a transfer-out. If you want to continue with the transfer you'll need to follow the instructions in that section. You'll also need to ask your chosen pension scheme to complete and return the requested information to us so we can start processing your transfer request.

If you transfer your Nest retirement pot to your chosen pension scheme you'll no longer have any savings in Nest. Once the transfer has been made you'll have no financial claim or entitlement in respect of Nest or Nest Corporation.

Beware of pension scams

Like anything valuable, your pension can become the target for illegal activities, scams or inappropriate investments.

Scams can take many forms and often appear to be a legitimate investment opportunity. The regulators recommend consumers can take the following simple steps to protect themselves from pension scams:



- Reject unexpected pension offers, whether they're made online, on social media or over the phone. If you get a cold call about your pension, the safest thing to do is to hang up - it's illegal and probably a scam. Report pension cold calls to the Information Commissioner's Office (ICO)
- Check who you're dealing with before changing your pension arrangements to make sure that anyone offering you advice or other financial services is FCA authorised - check the FCA Register <https://www.fca.org.uk/scamsmart/how-avoid-pension-scams> or call the FCA helpline on 0800 111 6768
- Don't be rushed or pressured into making any decision about your pension
- Consider getting impartial information and/or advice
- Visit the FCA scam smart website at <https://www.fca.org.uk/scamsmart/how-avoid-pension-scams>
- If you are a victim of a scam you should report it online www.actionfraud.police.uk to Action Fraud or call 0300 123 2040
- 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)
- 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>.

Where to go for more information

Getting guidance

The Pension Wise service offers free, impartial guidance to help you with your financial decisions.

You should use this service to:

1. understand the right things to think about when considering your choices, your personal and financial circumstances, and leaving money after you die
2. understand the different options for accessing your pension pot(s), and the potential advantages and disadvantages of each
3. understand the tax implications of each choice

To find out how to use the free service or book a face-to-face visit or telephone appointment by calling 0800 138 3944 or visit their website



<https://www.moneyhelper.org.uk/pensionwise>.

You can get advice from an independent financial adviser (IFA) before making a decision about what to do with your Nest retirement pot. Details of local IFAs can be found at www.unbiased.co.uk. Nest won't be responsible for any fees you may be charged for this advice.

We provide online support and answers to frequently asked questions at <https://www.nestpensions.org.uk/schemeweb/NestWeb/public/members/contents/faqs.html>. If you're having difficulty using the website or if you need more information on taking your money out of Nest 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



Transfer your Nest retirement pot to another pension scheme



IMPORTANT INFORMATION

Please read the below information carefully before you start completing the attached forms. The following information explains what you need to do with each part of this pack:

What do I need to send to the other pension scheme?

- Part 1 - 'Your declarations', completed and signed by you
- Part 2 - 'Pension scheme details', to be completed and signed by the other pension scheme
- The sheet at the end of this pack titled 'Information about transferring from Nest'

What do I need to send to Nest?

- Part 3 - 'Your Evidence', completed and signed by you and including any required supporting documentation

Nest supports the use of a service called Origo Options. This allows schemes to communicate directly and can speed up your request to transfer. You should speak to your other scheme to understand whether they use Options as they may need you to provide additional information.

If we need anything further, we'll contact you to let you know.

There may be a delay in transferring the funds to your chosen pension scheme if:

- we don't receive all the documents we need
- the documents are only partly filled in
- the documents or information you've given fails our checking process,
- further information is required
- if we identify any concerns that might put you at risk from pension scams we're legally required to ask you to attend a safeguarding appointment with MoneyHelper

Please don't send us your request until you're sure you're ready to transfer out of Nest and you've confirmed the other pension scheme can accept the transfer.

To further protect the security of your Nest pot we'll send your details over a secure link to Experian, a third party fraud prevention agency, to verify your identity.

Experian will check your details in the databases they have access to and they'll keep a record of this check in order to deal with any enquiries and meet their legal and regulatory requirements. This check won't carry out any form of credit checking so it won't affect your credit rating or any future



credit searches.

You can read more about how we process your data in our privacy policy. For more details on how Experian handles your data, please visit www.experian.co.uk.

If you go ahead with your transfer out of Nest, we'll close your Nest account once we've made the transfer. If we later receive any contributions after your Nest account has been closed that should have been included in your transfer value, we'll contact you to let you know what options you have for these late contributions.

If you're intending to transfer your Nest retirement pot outside of the UK to a qualifying recognised overseas pension scheme (QROPS), you'll need to provide additional information to us. Different countries' pension schemes have different eligibility requirements. Once you've filled out the attached forms to tell us where your chosen pension scheme is based, we'll let you know what other information we require.



PART 1 - YOUR DECLARATIONS

For IAN HENDERSON to complete and send to their chosen pension scheme

We hold the following information for you:

Your name:	IAN HENDERSON
Your Nest ID:	MEM016489922
Your address (including postcode):	6A LYON GROVE WORSLEY M28 2RH
The value of your Nest retirement pot:	£6,045.09* on 22 February 2023 *This value is not guaranteed and may go up or down. The final transfer amount will depend on the value of your pot on the date it is transferred.

If you're 55 (57 from 6 April 2028) or above, and looking to use your pension pot to buy an annuity with another provider you will need to fill out a different form. You can find this by logging into your online account, or contact us. Please provide the following details:

Your date of birth:
Your National insurance number:
Receiving Pension provider name:
Pension scheme name: [This may be different to the name of your pension provider]
Pension scheme address (including postcode):



Please tick the type of scheme are you transferring to:

- ☐ UK registered personal pension scheme
- ☐ UK registered occupational pension scheme*
- ☐ Other**
- ☐ Qualified Recognised Overseas Pension Scheme[§]

* For an occupational pension scheme that isn't an authorised Master Trust, an authorised Collective Money Purchase scheme or Public sector scheme we will require evidence of your employment, such as your last 3 months' payslips, a letter from your employer confirming your membership of the scheme or contribution schedule details evidencing contributions being made to the scheme.

** We may require further information in order for us to process your transfer request.

[§] If your other pension scheme is a Qualified Recognised Overseas Pension Scheme (QROPS) you need to complete a different form. Please contact us on 0300 020 0392 for more details.

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). Complete the questions below and we'll let you know if you need an appointment.

Do you know what fees will be charged and how these will affect the value of your investments over time?	☐ Yes	☐ No
Have you been offered high growth investment opportunities?	☐ Yes	☐ No
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
Is the scheme you are transferring into offered or used by your employer?	☐ Yes	☐ No
Has anyone involved in advising you or selling the pension scheme visited you at home?	☐ Yes	☐ No
Have you been pressured by anyone to make a quick decision about transferring your pension?	☐ Yes	☐ No
Are you transferring to a newly established scheme that has only recently been set up?	☐ Yes	☐ No



Risk Warnings

It's important that you're aware of the following:

- the value of your Nest retirement pot isn't guaranteed, it can go up or down
- if HMRC have granted you protection from the lifetime allowance, you may lose it when you transfer your Nest retirement pot to the other scheme. You'll need to check whether this applies to you before proceeding with the transfer. Visit the HMRC website for more information on the lifetime allowance
- charges can reduce the money you receive, so it's important to consider the impact of these. You should check whether there are any ongoing charges or reductions to your retirement pot once it's invested with the other scheme.

MEMBER DECLARATION

Please read and complete the declarations below:

The risk warnings in this document provides important information.

- I have read the risk warnings in this document
- I authorise the provider I have named on this form to provide all information about me and my pension arrangements required by Nest to make the transfer
- I confirm that the pension scheme I'm sending my retirement pot to is willing to accept the transfer amount. I understand that after I take my money out of Nest I'll have no further financial claim against Nest Corporation or Nest
- I understand that the actual amount that will be transferred to the other scheme might be different from the amount which is shown above. I understand this will depend on the value of my retirement pot at the time it's paid out to the scheme
- I understand that if my new pension scheme is a UK based occupational pension scheme (not Public Sector, Master Trust or a Collective Money Purchase Schemes), I will need to provide the documentary evidence of pension contributions being deducted from my pay, last 3 months payslips, a letter from my current employer or a contribution schedule.

By signing this form I, IAN HENDERSON,

- am making the declarations above
- am providing my instruction to Nest to transfer the whole of my retirement pot to the pension scheme I have named on this form.

Signed

Date

IAN HENDERSON

Your Nest ID: MEM016489922





What to do next

Once completed please send 'Part 1' and 'Part 2' of this pack to the scheme you are transferring to along with the sheet titled 'Information about transferring from Nest'.

PART 2 - PENSION SCHEME DETAILS

To be completed by the pension scheme receiving the transfer of IAN HENDERSON's Nest retirement pot

Pension scheme name:																		
Pension scheme address (including postcode):																		
Pension scheme tax reference:																		
Pension scheme contact number:																		
Payment reference number:																		
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You can provide your own payment reference number for us to use when making the payment to you. For us to be able to use your payment reference number: • It must be between 6 and 18 characters • It can contain numbers and letters, or a combination of both, but it mustn't be made up of all the same character. For example, we can't use a payment reference number that's made up of all zeroes or all A's • It can contain the following characters: ampersand (&), slash (/), full stop (.), hyphen (-) and blank space • It must be unique and must not have been used for any other transactions. If we can't use your payment reference number because it doesn't meet the above criteria, we'll call to let you know. If we can't reach you or if you choose not to provide your own payment reference number, we'll use our own when making the payment to you. If you provide a valid payment reference number on this form but also include a different one in any other documentation you submit as part of this request, we'll always use the payment reference number you've provided on this form.																		
If an occupational pension scheme, please complete the section below:																		



Please confirm that your scheme meets the definition of an occupational pension scheme in Section 1(1) of the Pension Schemes Act 1993

☐ Yes

☐ No

Please provide the Companies House company number for the scheme's principal employer

If yours is a personal pension scheme, please complete the below:

Please confirm that your scheme meets the definition of a personal pension scheme in Section 1(1) of the Pension Schemes Act 1993

☐ Yes

☐ No

Please provide your Financial Conduct Authority authorisation number

We require the following documents to go ahead with making the payment:

- bank account name, account number and sort code on your company headed paper
- a valid payment reference number for us to use when making the payment. If you don't provide this we'll use our own payment reference number
- HMRC proof of registration which is dated within the last 6 months. This must be in the form of a letter from HMRC or screen prints from HMRC's online portal that show your scheme status and the date of scheme registration.



PENSION SCHEME'S DECLARATION

Please read the statement and sign below. This must be completed by the pension scheme the Nest pot is being transferred to.

This is to confirm that we're a HMRC-registered pension scheme and all the details provided above are correct. We understand that Nest will send the transfer payment to us once they've received all the information needed to complete the transfer.

THE FOLLOWING IS TO BE SIGNED BY THE PENSION PROVIDER ONLY

Signed:

Date:

Print name:

By signing this form you're agreeing to the statement above.

Once you've completed and signed Part 2 above, please send it along with the member's completed Part 1, to us at the following address:

NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY

Before sending this form please ensure you've included

- Part1 - 'Your Declarations', completed and signed by the member
- Bank account name, account number and sort code on your company headed paper
- HMRC proof of registration which is dated within the last 6 months

If you have any further questions you can call us on 0300 020 0392 or email us at transfers@nestpensions.org.uk.



INFORMATION ABOUT TRANSFERRING FROM NEST

Nest can only transfer to a HMRC-registered pension scheme in the UK or a qualifying recognised overseas pension scheme.

If the receiving scheme is an occupational pension scheme, you'll need to confirm that the scheme meets the definition of an occupational scheme in Section 1(1) of the Pension Schemes Act 1993.

If the receiving scheme is a personal pension, you'll need to confirm that the scheme meets the definition of a personal pension scheme in Section 1(1) of the Pension Schemes Act 1993.

If the receiving scheme requires an equalisation indemnity or warranty, please be advised Nest does not provide or sign these. Our scheme rules have not provided for any difference in treatment based on gender. Nest is a defined contribution scheme and so equalisation of pension benefits does not apply.

It's not our policy to complete other company's transfer forms.

Nest supports the use of a service called Origo Options.

All the required information about Nest is provided in our standard format below:

- Nest was established through the Pensions Act 2008 and is a registered pension scheme under Chapter 2 of Part 4 of the Finance Act 2004
- Nest is a trust-based defined contribution occupational pension scheme
- Nest's Pension Scheme Tax Reference is 00765918RD
- Nest is not and has never been a contracted-out scheme

We authorise you to contact HMRC to verify any of the details confirmed by Nest.

If you require the member to complete any of your forms or supply any supporting documentation, you'll need to contact the member directly to explain your requirements to them.

Signed on behalf of Nest:



Richard Hardy
Member Services Manager



PART 3 - YOUR EVIDENCE

**Remember**

When you've completed and signed this form, please return it to Nest along with your evidence and any supporting documents.

Your first name

IAN

Your last name

HENDERSON

Your Nest ID

MEM016489922

Providing documents to Nest

You'll need to send us one or more of the following documents as proof of your identity and your date of birth. There may be instances where we ask you for further information so that we can ensure your request is processed securely.

Please use the tick boxes below to tell us which documents you're going to send us and whether you're sending a certified copy or the original.

Original documents☐

Passport

☐

Driving licence

☐

Birth certificate

☐

Statutory declaration

Certified copies☐

Passport

☐

Driving licence

☐

Statutory declaration

If you've changed your name, you'll also need to send us one of the following documents as proof of your name.

Original documents☐

Marriage certificate

☐

Civil partnership certificate

☐

Deed poll certificate

Certified copies☐

Deed poll certificate



Depending on the documents you provide, you'll need to send us either the original or a certified copy. A certified copy is a copy of a document that's been signed by someone to confirm it's a true copy of the original. There's more information about who can sign a certified copy below.

Please note that we can't accept copies of your birth certificate, civil partnership certificate or marriage certificate. If you want to use these documents as evidence of your identity or name change you'll have to send us the original.

Any original documents you send to us will be returned within five working days by recorded delivery.

Important information

- We can only accept evidence that matches the name we hold for you on our system. If your name has changed for any reason, and is different on the document you're providing, please also include your marriage, civil partnership or deed poll certificate. In cases such as providing a birth certificate with a maiden name when our system shows a different name taken in marriage, we'd need you to provide both the marriage certificate as well as the birth certificate.
- A statutory declaration is a formal written statement witnessed by a solicitor, barrister or legal executive that confirms your identity. If you choose this option please make sure the declaration includes your date of birth.
- We can't accept an expired passport or driving licence. If you send us either of these please make sure they are currently valid.
- If the documents you send are not correctly certified, we can't complete your request to make changes to your records on the system with Nest and your paperwork will be sent back to you.
- If you are sending us original documents we will return these to the address we currently hold for you. Please make sure this is the correct address or let us know if you have recently moved.

If you send a certified copy

We would prefer that you send us original copies, but we understand that in some cases this isn't possible. If you send us a copy of a document then you'll need to get someone to confirm that the copy is accurate. This is called a certified copy. Failure to provide these details may result in us rejecting your evidence and is likely to delay our processing of your case.

The person you choose to certify your document must write 'I certify this is a true copy of the original' on the document and provide the key details below.

On the document itself they need to provide their:

1. Name
2. job title or profession
3. business name (if applicable)
4. business address (if applicable)
5. telephone number

The certified document must also be **signed** and **dated**.



Only certain people can certify a copy of a document. We only accept documents that have been certified by one of the people from any of the category listed below.

Public servants or religious leaders	Registered medical practitioners or registered therapists	Financial, legal or business professionals
• Councillor, e.g. local or county • Local government officer • Member of Parliament • Fire Service official • Police officer • Post Office official • Teacher • Clergy or clerk of Holy Orders • Commissioner for Oaths	• Dentist • Dietician • Doctor • Midwife • Optician • Orthoptist • Pharmacist • Prosthetist • Radiographer • Paramedic • Physiotherapist • Chiropodist / podiatrist • Nurse - RGN or RMN • Occupational therapist • Operating department practitioner • Speech and language therapist • Veterinary surgeon or nurse • Practitioner psychologist	• Accountant • FCA regulated financial services intermediary • Bank or building society official • Barrister • Solicitor • Justice of the Peace • Chairman/director of limited company • Director of a VAT-registered company • President/secretary of a recognised organisation • Chartered surveyor



I confirm that all the information I've given is true, correct, complete and up to date to the best of my knowledge.

Signed

Date

Once you've confirmed with your chosen pension provider that they can accept your Nest retirement pot, please send the above completed information with all required documents and supporting evidence to:

NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY

If you have any questions about how to complete the above or on any part of the process, please call our contact centre on 0300 020 0090.

