



Mr S Garov 64 Avonmore Road London W14 8RS

08 February 2017

Our reference: MEM006947768/ME-B004B/57725344

Your NEST ID: MEM006947768

Dear Stoyan

### Welcome to NEST

Great news - your employer WMC Global Limited enrolled you in NEST (National Employment Savings Trust) on 08 February 2017 and your active membership with us starts three working days later. NEST is an online pension scheme helping you to take small steps towards a better future.

Your online account

Web address: www.nestpensions.org.uk/member-hub

Your NEST ID: MEM006947768

Log in to your NEST online account

Please log into your account. You'll need your NEST ID shown above.

Please keep a record of your NEST ID. You'll need it every time you contact us.

To log into your online account all you need to do is go to <a href="https://www.nestpensions.org.uk/member-hub">www.nestpensions.org.uk/member-hub</a> and follow the onscreen instructions.

Once you log in you'll be able to see how much is in your retirement pot, read important information in your NEST mailbox and much more. You'll find more information about your NEST online account and how to log in, as well as information about the government's new Pensions Wise guidance service and how to avoid pension liberation scams, in Your quick guide to NEST included with this letter.

## Have you been a member of NEST before?

You've been enrolled as a new member of NEST. If you think you've been a member before, please let us know so we can update our records. You can contact us by logging into on your NEST online account and sending us a secure message or by writing to us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY.

#### Your email address

We'll email you to let you know when there's new information in your NEST mailbox.

Your employer WMC Global Limited gave us the following email addresses:

Preferred email address: stoyan.garov@wmcglobal.com

Alternative email address: Not provided

If we don't have a correct email address for you or you'd prefer us to use a different one, please update it now at your account on the nestpensions.org.uk website. Then click on Edit your profile. You'll have the same NEST account if you change jobs, so we recommend that you always provide a personal email address as well. Without a valid email address we won't be able to notify you by email about new important information in your NEST online mailbox. You have important information in there already.

Please also make sure we have your alternative email address so we can still contact you if your preferred email address is unavailable.

#### Need to receive information by post?

We prefer email communications - it helps keep our charges low and it's better for the environment. If you need to keep receiving information by post you'll need to let us know. To do this, log into your account on the nestpensions.org.uk website. Then click on Edit your profile. You can also do this by using our automated telephone system. You'll need to verify your details by entering your NEST ID, date of birth and either your National Insurance number or the 'alternative identifier' your employer provided when they enrolled you, using the buttons on your telephone when prompted. Please ask your employer for the alternative identifier if you don't have it. Once you've entered all these details you'll need to select the option to update your details.

If you choose this option we'll still send information to your online NEST mailbox but we'll also send paper copies to your postal address.

#### Being a member of NEST

NEST is the simple way to build a retirement pot. We're run for the benefit of our members - including you.

We can't cover all the important information about NEST and your membership in this letter, so there's a full Welcome to NEST booklet available on our website at <a href="https://www.nestpensions.org.uk/welcome-jobholder\_0916">www.nestpensions.org.uk/welcome-jobholder\_0916</a>. It's really important that you read this carefully as this is the booklet that applies to your enrolment in NEST. We suggest you also print it for your records.

Your welcome booklet includes important information on:

- who can be a member of NEST and how they can join
- making contributions to your NEST account, including employer contributions
- what happens if you leave your employer
- how NEST looks after your money
- options for taking your money out of NEST, including transferring your pot
- our annual reports, how we deal with complaints and other bodies that can help you if you have a complaint, and more information about NEST.

We may update this booklet over time so you'll always find the latest version at www.nestpensions.org.uk/your-welcome-pack.

# Opting out of NEST

You can opt out of saving for your retirement with NEST if you want to. But remember:

- you'll miss out on any employer contributions you might be entitled to
- you'll miss out on any tax relief you're eligible for from the government
- you'll also miss out on the opportunity to have your money grow with NEST.

If you opt out, any money you've contributed with this employer will be refunded, but you should think carefully before making this decision. If you still want to opt out you must do this between 10 February 2017 and 09 March 2017. You can't opt out of NEST outside of this period but you can cease contributing at any time.

To opt out go to <a href="www.nestpensions.org.uk/member-hub">www.nestpensions.org.uk/member-hub</a>. You'll need your NEST ID, date of birth and either your National Insurance number or the alternative identifier your employer provided when they enrolled you. Please ask your employer for this alternative identifier if you don't have it. Opting out online takes about two minutes and we can quickly stop taking contributions from your employer.

You can also opt out by phone on 0300 020 0090 using our automated telephone service. Please enter the numbers of your NEST ID, your date of birth and either your National Insurance number or your alternative identifier using your telephone keypad when prompted.

Once you've entered all of the necessary details please follow the instructions to opt out. It's important to note that our contact centre operators can't process your opt-out request for you. Calls cost no more than a national rate call to 01 or 02 numbers. Charges from mobile phones vary.

If you prefer you can opt out by post. Call us on the above number to let us know and we'll post you a form to fill out and give to your employer. They'll tell us you've decided to opt out. Opting out this way takes more time to complete so there's a chance your employer might take more contributions from your wages before the process is complete. Remember the one-month opt-out period means that if you chose to opt out by post, you'll need to do it in good time.

You don't have to opt out to stop paying money into NEST. Instead, you can just take a break. Taking a break means you'll keep your retirement pot and you can start paying in again at a later date. For more information on opting out, please read your Welcome to NEST booklet at www.nestpensions.org.uk/welcome-jobholder.

## Where to go for more information

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We provide comprehensive online support and answers to frequently asked questions at <a href="https://www.nestpensions.org.uk/schemeweb/NestWeb/public/support/contents/contact-us.html">https://www.nestpensions.org.uk/schemeweb/NestWeb/public/support/contents/contact-us.html</a>.

Yours sincerely

Richard Hardy

Member Services Manager