

Mr J Denton 18 Topper Street Cambridge CB4 2WL

23 January 2021

Our reference: MEM014427977/ME-B004D/393625432

Your NEST ID: MEM014427977

Dear Josh

Welcome back to NEST

You have previously been a member of NEST. NEST continues to be a high quality Defaqto 5 Star rated pension scheme that aims to create better retirement outcomes for its members.

Your employer Flitlux Ltd enrolled you into NEST with effect from 23 January 2021 and your active membership with us starts three working days later.



Your NEST ID is MEM014427977.

This is the same NEST ID we gave you last time you were enrolled into NEST. Please keep a record of your NEST ID. You'll need it every time you contact us.

What saving with NEST means for you



Small steps towards a better future

You can build your retirement pot without having to put away too much at once.



Extra money

Your employer will pay into your pension pot too. You may also be eligible for tax relief.



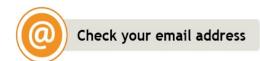
A little can go a long way

It's never too early or too late to start saving for your future.



We see that you've already logged into your NEST account.

Please use the username and password you created to log in at the nestpensions.org.uk website. If you can't remember these details just click on *Forgot username* or *Forgot password* as appropriate and follow the onscreen instructions.



Your NEST mailbox is our way of sending you important information about your pension pot. We'll usually use the email address we hold for you to let you know when there's new information in your NEST mailbox.

The email address details we hold for you are:

Preferred email address: jdd2495@gmail.com

Alternative email address: joshdenton_5@hotmail.co.uk

If the email address you'd like us to use isn't shown above as your 'preferred email address', please update it now by logging into 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 you always provide a personal email address. Without a valid email address we won't be able to notify you by email about important information in your NEST mailbox. You have important information in there already.

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



We prefer to email you because it's better for the environment and it helps keep member charges low. If you'd prefer us to contact you 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 and then 'Edit personal details'. To log in for the first time, follow the onscreen instructions. Alternatively, you can tell us your preference by using our automated telephone service on 0300 020 0090.

If you choose to receive information from us by post we'll still send information to your NEST mailbox as well.



Log in now and check your details

We've noticed some of the details provided by Flitlux Ltd when they enrolled you do not match the details we already hold for you.

Please check the details we've got for you by logging in at your account on the nestpensions.org.uk website. Then click on Edit your profile. From there you can make any changes if you need to. It's important that you do this so we can keep accurate records and stay in contact with you.



You can opt out of saving for your retirement with NEST if you'd like 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 27 January 2021 and 26 February 2021. You can't opt out of NEST outside of this period but you can take a break from contributing at any time.

To opt out of saving with NEST, you'll need to have the following information:

- NEST ID
- date of birth
- National Insurance number or alternative identifier depending on which your employer used to enrol you. If you don't know what this is, ask your employer.
- To opt out go to www.nestpensions.org.uk/member-hub. We'll ask you for the information above so we can identify you. Opting out online takes about two minutes and we can quickly tell your employer to stop making contributions for you.
- You can also opt out by phone on 0300 020 0090 using our automated telephone service. You simply need to follow the instructions to opt out. Please note, 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.
- You can opt out by post, but first you'll need to call us on the above number to let us know. We'll then post you a personalised opt-out form to fill in and give to your employer. Your employer will then tell us you've decided to opt out.

Opting out this way takes longer so there's a chance your employer could take more contributions from your wages before the process is complete. Remember the one month opt-out period means that if you choose 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. You can decide to take a break at any time. Taking a break means you'll keep your retirement pot and you can start paying in again whenever you're ready. For more information on opting out and stopping contributions, please read your *Welcome to NEST* booklet at www.nestpensions.org.uk/welcome-jobholder_1020.



If you've opted out of pension saving with Nest before and think your employer has accidentally re-enrolled you, this might have happened because:

- Your employer is legally required to assess its workforce every three years and re-enrol all eligible workers. You might be re-enrolled at that point, unless you've opted out within the last 12 months.
- You have started work with a new employer who is required to enrol you into their pension scheme when you join.
- You are working for multiple employers, and one or all of them has put you into pension saving.

Where to go for more information

You'll find your *Welcome to NEST* booklet on our website at www.nestpensions.org.uk/welcome-jobholder_1020. It's important that you read this carefully because this is the booklet that applies to your enrolment into NEST. We suggest you also print it for your records.

Your Welcome to NEST booklet includes important information on:

- who can be a member of NEST and how they can join
- how NEST looks after your money
- what happens if you leave your employer
- making contributions to your NEST account, including employer contributions 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.

We provide online support and answers to frequently asked questions at https://www.nestpensions.org.uk/schemeweb/NestWeb/public/members/contents/faqs.html.

Thanks for saving with NEST.

Rudal July

Yours sincerely

Richard Hardy

Member Services Manager

Your privacy rights when you've been enrolled into NEST

The purpose of this document is to inform you about the type of information we hold about you, how we use it and to let you know your rights. The National Employment Savings Trust (NEST) Corporation exercises control over the processing of the data we hold about you and carries the data protection responsibility for it. In legal terms this is referred to as being the 'controller'.

About your personal information and where we obtain it*

When your employer enrolled you into NEST they provided us with information about you, as outlined in your *Welcome to NEST* letter. You, or your delegate, will also provide us with personal information about you, from time to time, in order to administer your account. We may also receive information about you from third parties we work with. These could include our service providers, payroll providers chosen by your employer, third parties in relation to an event affecting you as a member (such as information provided by your doctor in case of ill health) or third party agencies checking your identity or the validity of your bank account. We may also receive information from regulatory authorities or government departments, such as HM Revenue & Customs who provide us with tax relief rates where applicable.

How we'll use your personal information*

As a trustee and a public corporation, we'll use this information to administer your NEST account, in accordance with our legal obligations and also process your data in order to run the Scheme in line with our powers. We can use this to:

- Administer your NEST account
- provide services and information you request from us in relation to your account
- improve our service offering, including through surveys and research activities
- see if and when you open the secure messages, emails or links we send you
- prevent and detect crimes such as fraudulent activities

When we use sensitive personal information such as health records, we may ask for your consent. However, from time to time, there may be cases where due to legal reasons or public interest, NEST can use this personal information without your consent.

NEST may also use your personal information in order to establish, exercise and defend its legal rights.

We may use your personal details to provide you with other information you've consented to receive. You can withdraw your consent at any time. We explain how* at the time you give consent.

If you use our website, we may also use your personal information to monitor the traffic and performance of our website in accordance with our cookies policy. If you'd like to change your cookie settings, go to our cookies policy page at www.nestpensions.org.uk/cookiespolicy.

What personal information we use and how long we keep it*

Data we use	How long we keep it for (because pensions are for the long term)
Individual member details:	We'll keep this information for 15 years after your death or 150 years from your
including surname, forenames, previous names, National Insurance number, job title, date of birth,	birth where we've not been notified of your death. This is referred to the 'main retention period' in the rest of this document. This excludes:

^{*}You'll find more information on the items marked by an asterisk* and our privacy policy at www.nestpensions.org.uk/privacypolicy.

gender, telephone number, phone recordings and transcripts, correspondence address (current and historic) and billing address, email, copies of identification documents (including birth, marriage/civil partnership, death certificates)

- (a) your identification documents, which we'll keep for 15 years after the earliest of:
- the date we pay out your retirement pot in full
- the date you transfer your retirement pot out of NEST
- the date of your death or 150 years from your birth where we've not been notified of your death.
- (b) information in relation to your death, which we'll keep for 15 years following the payment of your retirement pot in full.

Building your retirement pot details: including date(s) of joining NEST, starting and stopping contributions at each of your registered employers, pension opt in/out records, intended retirement date, contribution history, investment history and choices, retirement pot value, annual statements

We'll keep this information for 15 years after the earliest of:

- (a) the date we pay out your retirement pot in full
- (b) the date you transfer your retirement pot out of NEST
- (c) date of your death or 150 years from your birth where we've not been notified of your death

This excludes information in relation to opting out which we'll keep for 15 years following the earliest of:

- (a) the date we receive the notice that you asked to opt out
- (b) the retirement date in respect of your retirement pot.

Taking your money out of NEST details:

including taking money out for retirement, transfers-out and distribution of death benefits, nomination of beneficiary form or similar forms for other beneficiaries or personal representatives, beneficiary ID information, incapacity information including medical evidence

We'll keep information in relation to transfers-out or the selection of benefits payable by NEST for the main retention period.

We'll keep information in relation to the payment of your retirement pot after your death for 15 years after the date of the last payment out, or 150 years from your birth where we've not been notified of your death.

We'll keep information in relation to incapacity for 15 years after the date of the decision confirming you meet the incapacity requirements.

Specific member event details: including complaint information, pension sharing order, earmarking order, losing rights to your retirement pot (whether due to expiry of time or on grounds of loss to the employer or NEST arising from criminal, negligent or fraudulent activity by the member)

We'll keep information in relation to complaints for 15 years from the later of:

- (a) the date of NEST's decision in relation to your complaint
- (b) the date we pay out your retirement pot in full
- (c) the date you transfer your retirement pot out of NEST.

We'll keep information in relation to a pension sharing order or earmarking order the main retention period.

We'll keep information in relation to losing rights to your retirement pot for 15 years from the date of losing the rights. This excludes the record that you've lost the right to your retirement pot which we'll keep for the main retention period.

If the right to your retirement pot isn't lost in full, we'll keep your information 15 years from the later of:

- (a) the date of losing the right to what's in your retirement pot
- (b) the date you transfer out the remaining balance of your retirement pot
- (c) the date of the payment in full of the remaining balance of your retirement

^{*}You'll find more information on the items marked by an asterisk* and our privacy policy at www.nestpensions.org.uk/privacypolicy.

pot.

For any other data not described above*, we'll keep it for 15 years after the earliest of (a) the date we pay out your retirement pot in full, (b) the date you transfer your retirement pot out of NEST,(c) date of your death or 150 years from your birth where we've not been notified of your death. In addition, we may keep your personal information for a longer period of time than mentioned above for archiving or research purposes*, or in the event of ongoing disputes, claims, complaints or data migration.

Passing on your personal information to third parties

We may need to pass your personal data on to selected and trusted third parties*. The third parties we may share information with include:

- The Pensions Regulator (TPR) or other regulatory or governing bodies for compliance purposes
- government bodies and departments, or other third parties, for research* and statistical purposes
- our scheme administrator and their sub-contractors
- any third party to whom we may need to disclose personal information to comply with our legal, regulatory and statutory obligations or as part of a legal process
- application programming interface providers, app developers, web analytics providers* in order to develop our websites or apps and to understand their use and help improve them
- other pension schemes or facilitators when you transfer in or out from the NEST scheme
- auditors, consultants, advisors, identity and bank account verification providers*
- other processors (including from outside the EEA*)
- any other third party where you've given your consent.

When we outsource any processes we ensure any supplier or contractor we use has adequate security measures in place. We also require them to comply with privacy principles as part of our contract with them.

When we share data with third parties, they may be a processor acting on instructions from us, or a controller in their own right*.

Security and safe storage of your personal information

We'll use appropriate procedures and security features to process and protect your information. Information we hold about you may be transferred* and stored by us, our agents or contractors for research purposes or to provide services to you, outside the European Economic Area*(such as India or the USA). Where this happens, we use the model clauses* as issued by the European Commission or other appropriate safeguards* where applicable.

How you can access and correct your personal information

You need to help us keep your personal information accurate, if something changes, you can correct the information we hold about you from your online NEST account or you can contact us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY. You also have the right to make a request to:

- access all personally identifiable information that we hold about you
- restrict or object to the processing of the personal data we hold about you
- erase your personal data

^{*}You'll find more information on the items marked by an asterisk* and our privacy policy at www.nestpensions.org.uk/privacypolicy.

 receive personal data about you that you have provided to us in a structured, commonly used, machinereadable format where we use it with your consent.

Some rights may not be applicable to all forms of processing and/or all types of personal information*

To make a request under these rights you can write to us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY or email us at support@nestpensions.org.uk

Queries and further information

The information provided here is in addition to any other privacy information we may give you.

- You can view our cookies policy at www.nestpensions.org.uk/cookiespolicy
- You can contact our data protection officer at dpo@nestcorporation.org.uk
- You can write to us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY

If you have concerns about the way we handle your personal data and you think we haven't dealt with them properly, you can contact the Information Commissioner's Office* or raise a complaint at www.ico.org.uk/concerns

^{*}You'll find more information on the items marked by an asterisk* and our privacy policy at www.nestpensions.org.uk/privacypolicy.