

Mr W Rodrigues Da Silva 27 Guildhall Road Apartment 64 NN1 1AG

19 October 2020

Our reference: MEM015774640/UMD-B015/370701574

Your Nest ID: MEM015774640

1

Dear William

You're no longer contributing to Nest through your employer

Industrial Site Maintenance Ltd told us that there are no further contributions due from them.

This is because either:

- you've left employment
- you've chosen to stop contributing
- your employer is meeting their duties elsewhere.

We updated our records on 19 October 2020.

What happens next?

You'll still be a member of Nest even when your employer stops using us. You can continue to contribute towards your Nest pension until your 105th birthday. Contributing regularly is the most reliable and straightforward way to build up your retirement pot. You can set this up by logging into your online account the nestpensions.org.uk website. Then click on Contributions.

We'll continue to invest your pot. We'll write to you every year to let you know its total value and what it might be worth when you retire.

If you have pension savings with other schemes that are suitable to transfer, you can transfer them into your Nest retirement pot by logging into your online account click on 'Transfer money into NEST'. You can also transfer your Nest pension savings to another pension scheme, or access your retirement options from your minimum retirement age of 55.

Beware of pension scams

Thousands of people have lost their life savings after falling for a pension scam. Scams are designed to look appealing, but they often result in people losing some or all of their pension pot. They may offer ways for you to get hold of your money before you turn 55, or claim to grow your money with overseas investments. 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.

If you're considering transferring your Nest retirement pot you should consider all your options and the impact your choices may have on your future retirement income. 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 sensible to get independent financial advice on any offers to transfer your retirement pot or to check with The Pensions Advisory Service that it's legitimate. You can do this by calling 0300 123 1047.

Where to go for further information

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We provide online support and answers to frequently asked questions at https://www.nestpensions.org.uk/schemeweb/NestWeb/public/members/contents/faqs.ht ml. If you're having difficulty using the website or if you need more information you can call our contact centre on 0300 020 0090.

Yours sincerely

Richard Hardy

Member Services Manager