



Employers' guide to automatic enrolment and NEST

An introduction to your new
employer duties

The view from BCC

John Longworth

Director general
British Chambers of Commerce



Automatic enrolment is the biggest change to pensions provision in the UK for generations.

Automatic enrolment is the biggest change to pensions provision in the UK for generations and will affect every employer in the country. Considering the scale of the change it is a concern that many business owners still do not understand the full extent of their new duties. While most employers will accept the direct costs of employer pensions contributions and build them into their remuneration package, it is the amount of time required to prepare for and administer the automatic enrolment process that may come as a surprise.

2014 will see the new duties start to apply to many more SMEs and those who have not already found out their start date are advised to do so immediately. It is for that reason that we are delighted to produce this guide to automatic enrolment in conjunction with the National Employment Savings Trust (NEST), the government-backed automatic enrolment scheme.

The following pages explain the new duties and the timings for your business, highlighting the need to assess the eligibility of your workforce, communicate with them, calculate your contributions and choose a scheme that suits your business's needs. The second half of this guide provides an introduction to NEST, one of the leading automatic enrolment schemes.



Automatic enrolment is here

Tim Jones

Chief executive officer
NEST Corporation



“Over the next five years, 1.2 million employers are going to enrol 11 million eligible workers.”

Between now and 2018, every employer in the UK will need to have a workplace pension scheme in place and start enrolling workers. Many will be automatically enrolled and others will need to be enrolled if they request it.

Over the next five years, 1.2 million employers are going to enrol 11 million eligible workers. A new generation of savers will start putting money into a pension – often for the first time.

You'll need to make sure you're ready to tackle tasks like keeping track of who needs to be automatically enrolled and making regular pension contributions.

NEST can help. We've been working hard to find ways to lighten your load. We understand what you need to do to get ready and we provide a range of tools to make your job easier.

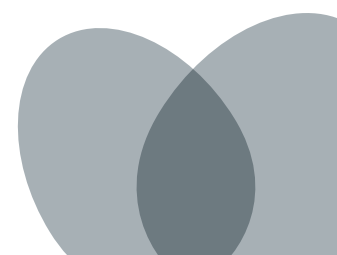
We've been set up specifically for automatic enrolment. We've created our scheme based on an in-depth understanding of the new duties and guidance from The Pensions Regulator (TPR) and the Department for Work and Pensions (DWP) on what a high-quality automatic enrolment scheme should do. With NEST you can confidently comply with the regulations using a scheme that embodies 'best practice'.

The first step on the journey is to know when you need to be ready to comply with the new duties. This is called

your staging date and will set the timeline you'll need to work towards. Next, you'll need to understand the new duties and how they apply to your workers. Once you're armed with these facts, you'll be able to start making any changes to your payroll and HR processes that may be needed to support a pension scheme.

Taking it one step at a time will make it easier to get ready. Have a look at the 'Getting started' section of this booklet on page 18 to find out more.

We hope this guide provides a good starting point. We've got lots of other useful information on our website to help you understand what you need to do and when. Just visit nestpensions.org.uk to view it today.



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This is a summary of what automatic enrolment means for you. We outline what you need to do and when, who needs to be enrolled and how much you and your workers need to contribute.

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NEST was created specifically for automatic enrolment and to make it easy for you to comply with your duties.

Online and easy to use

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NEST is easy to manage online 24/7. You can carry out almost all processes through your online account including enrolling workers, setting up contributions and making payments.

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There are no charges for employers to set up and use NEST and we keep charges low for our members.

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We communicate clearly and transparently with you and your workers to support them as they save.

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Our innovative NEST Retirement Date Funds have already attracted recognition from the investment industry. Our investment approach is designed to meet the needs of all your workers throughout the time they save.

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We've made it easy and secure for you to let someone else take control of your account from day-to-day. It could be someone from your organisation or an external partner like your payroll provider, accountant or financial adviser.

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Any employer can use NEST to meet their new duties. We're flexible enough to work alongside another scheme you already have in place or to be your only pension scheme. You can use it for all your workers or just a particular group.

Who runs NEST corporation?

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NEST is run by NEST Corporation, the Trustee of the NEST scheme. This section explains the role of NEST's Employers' Panel and the process of selecting Trustee members.

Getting started - a quick guide

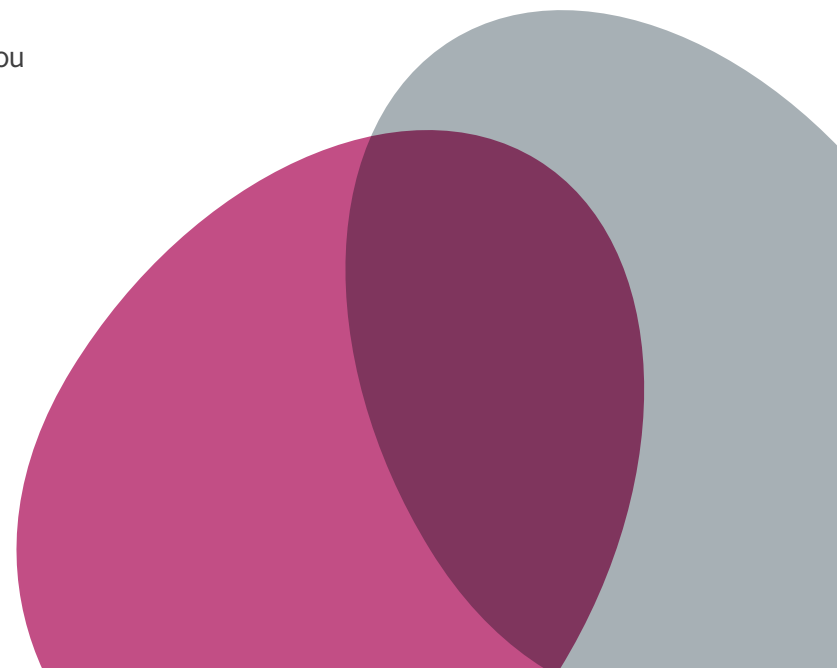
page 18 »»

Putting a workplace pension scheme in place can look like a big task. This guide breaks the task into manageable steps and helps you understand what you need to do and when.

Tools and letter templates

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You're required by the new regulations to tell your workers how you're meeting your new duties and how it affects them. NEST has put together a range of tools and message templates to help.



01 Your new pension duties

The Pensions Act 2008 established new duties for all UK employers with at least one worker.

You'll need to:

- provide your workers with access to a workplace pension scheme that meets certain minimum standards
- automatically enrol some of your workers, while others can ask to join
- pay contributions into the retirement pots of many of your workers, depending on how old they are and how much they earn.

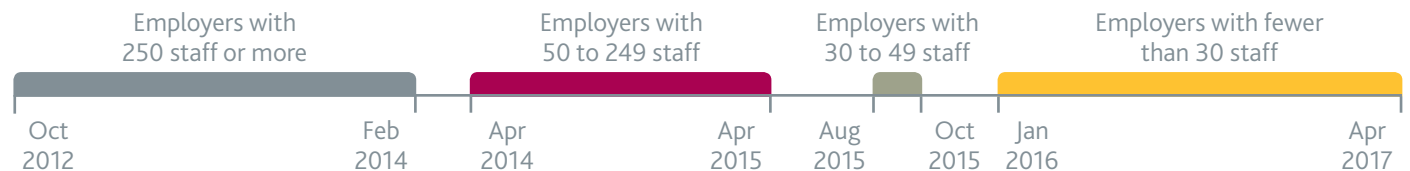
When do you have to be ready?

The new employer duties are being introduced gradually. All employers have a set date when they'll be required to comply with the new duties based on how many workers were on their payroll as of 1 April 2012. It's called their staging date. The UK's largest employers have already reached their staging dates and over the next few years all employers in the UK will have to comply.

Your staging date is assigned to your PAYE number. If you have more than one PAYE scheme your staging date is normally based on the scheme with the most workers.

In general, employers with more workers in their PAYE schemes will have the earliest staging dates and the smallest organisations will have the latest staging dates as shown below.

The Pensions Regulator will write to you at least 12 months before you're affected, but it's a good idea to work out when your staging date is as early as you can. You can find out from The Pensions Regulator at thepensionsregulator.gov.uk/employers/tools/staging-date.aspx



Getting started earlier or later

If you want to start meeting your new duties ahead of your staging date, you can bring your date forward. You can only choose a date from the list of available staging dates from The Pensions Regulator (TPR). You can find the list on their website. You'll also need to get agreement from your scheme provider beforehand and inform TPR a month in advance.

On the other hand, you may want to use a waiting period to push back the date you need to automatically enrol your workers by up to three months from your staging date. In this instance, you'll still need to have your scheme established and offer your workers the right to opt in to the scheme on your staging date. This is also known as postponement.

Your workers can still ask to be enrolled in the scheme during the waiting period, but you won't have to automatically enrol them until the waiting period ends.

Who'll be enrolled?

You need to automatically enrol and make contributions for anyone who:

- isn't already an active member of a qualifying scheme
- works or usually works in the UK
- earns more than £9,440 a year
- is at least 22 but under State Pension age.

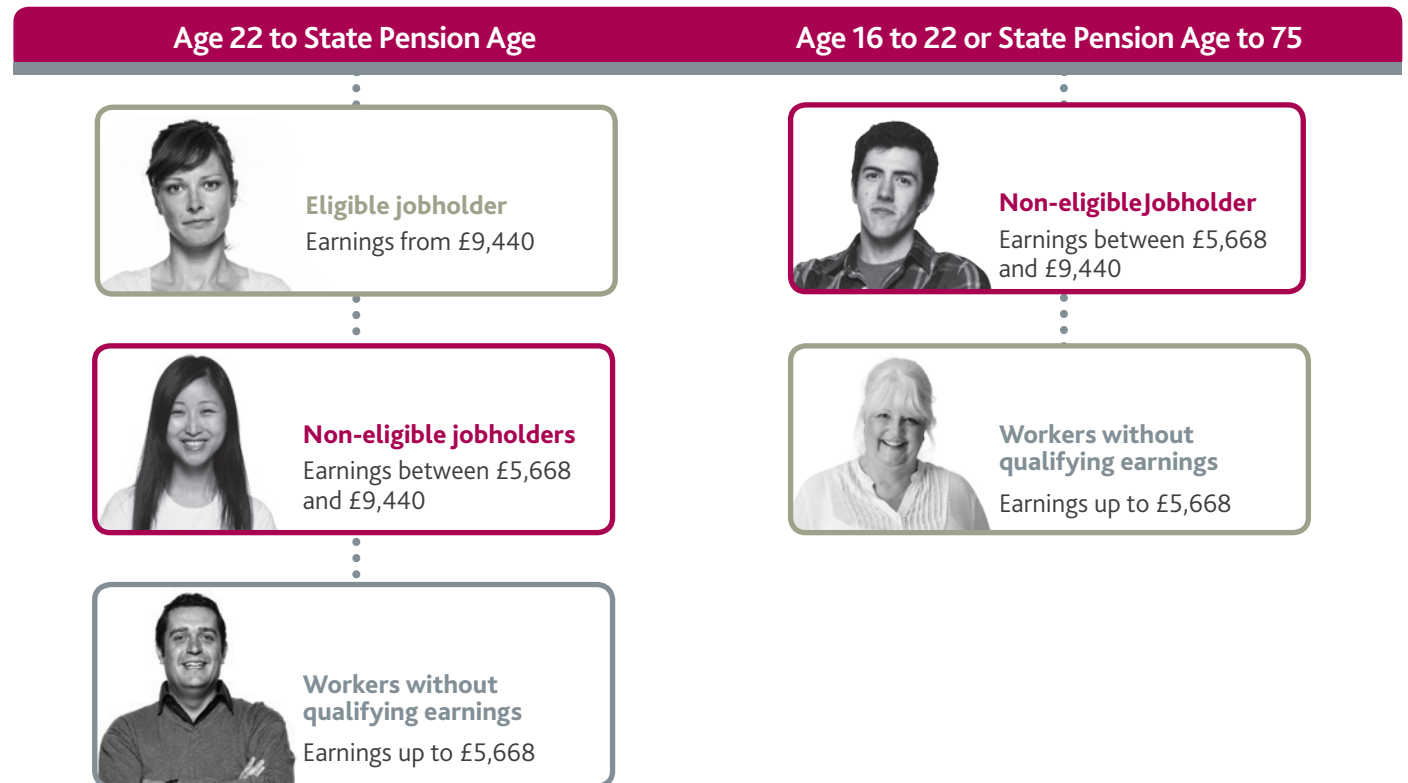
These are known as 'eligible jobholders'.

The automatic enrolment earnings trigger of £9,440 applies to the 2013/14 tax year and is reviewed every year by the government.

You'll also need to enrol the following workers if they ask you to:

- non-eligible jobholders
- workers without qualifying earnings, also known as entitled workers.

You'll need to make contributions for non-eligible jobholders as well and you can choose to make contributions for workers without qualifying earnings, but you don't have to.



Letting your workers know what's happening

You have a legal responsibility to let your workers know how the reforms affect them, even if they're not eligible for automatic enrolment. That means telling them:

- › whether they're being automatically enrolled or have the right to opt-in
- › whether they're entitled to contributions from you and how much they'll need to contribute
- › about the scheme you've chosen
- › when they'll be affected.

NEST has created a range of letter templates to help you get the right information to your workers. You can find out more about them on page 20.

Opting out

Eligible jobholders and non-eligible jobholders can opt out within one month of their enrolment. If they opt out you'll need to refund any contributions they've made and treat them as if they were never enrolled. Workers can choose to stop contributions after the opt-out period. They may be entitled to a refund depending on the rules of the scheme you're using.

NEST makes opting out straightforward for you and your workers. Workers can opt out online or by telephone. They can also ask to opt out by giving you a paper form. You'll need to tell us about it if they do. This is usually taken care of through the system you'll use to make your regular contributions to NEST.

You may be able to hold on to contributions during the opt-out period rather than sending them on. This makes it quicker and easier to make refunds if necessary but it could make your payroll process more complicated.

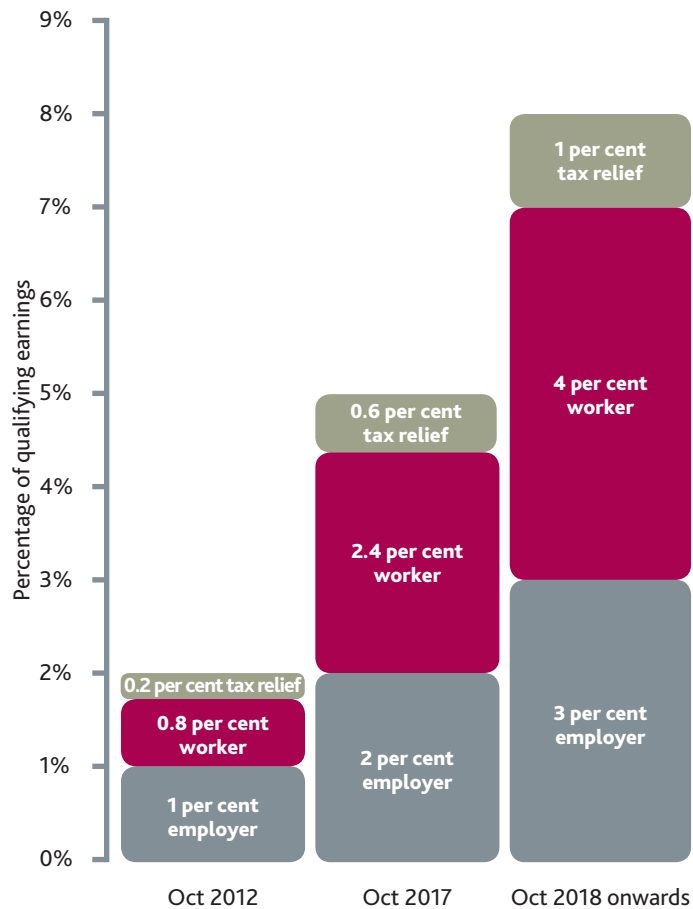
Contributions

The new duties mean you'll need to make a minimum level of contributions on behalf of many of your workers.

The legal minimum contribution for eligible jobholders is currently 2 per cent of their qualifying earnings. Of this, you need to pay at least 1 per cent. You can pay more if you want to.

Qualifying earnings is a band of gross annual earnings on which you can calculate contributions for automatic enrolment. This is between £5,668 and £41,450 a year for the 2013/14 tax year. The figures will be reviewed every year by the government. Qualifying earnings include a worker's salary, wages, overtime, bonuses and commission, as well as statutory sick pay, maternity, paternity and adoption pay.

Minimum contributions will increase gradually over the next few years. The combined minimum contribution rate for qualifying earnings rises to 8 per cent from October 2018 onwards, of which you must pay 3 per cent.



Different ways to work out minimum contributions

You don't have to use qualifying earnings to work out contributions for jobholders. For example, you could use your existing definition of pensionable earnings if you already have a scheme in place or you might find it easier to use total pay. The legislation sets out the minimum contribution levels depending on the earnings definition you use. These alternative methods are sometimes referred to as 'certification' because you normally need to fill out a certificate if you're not using qualifying earnings to calculate contributions.

It's important to remember that different minimum contribution percentages apply to certification.

You can use a definition of earnings that suits your organisation such as qualifying earnings or one of the other pre-set alternatives from our system. You can even use your own earnings basis as long as it satisfies the regulatory minimum.

The Pensions Regulator can help you understand the best way of working out contributions for your organisation. There's also an online calculator tool to help you decide what contributions to make. Before you make a decision on this you should look at the information on their website at [thepensionsregulator.gov.uk](https://www.thepensionsregulator.gov.uk)

Choosing an automatic enrolment scheme

Things to consider

Choosing the right workplace pension scheme is an important part of getting ready for the new duties. You'll need to make sure that the scheme you end up using meets all the requirements of the new regulations.

Many employers will already have a workplace pension scheme in place. You shouldn't assume that this will meet all the requirements for the new duties. For example, some schemes have a probationary period before workers can join. Others require members to make a choice about how their retirement pot is managed before they're enrolled. These schemes wouldn't meet the criteria set out in the new regulations.

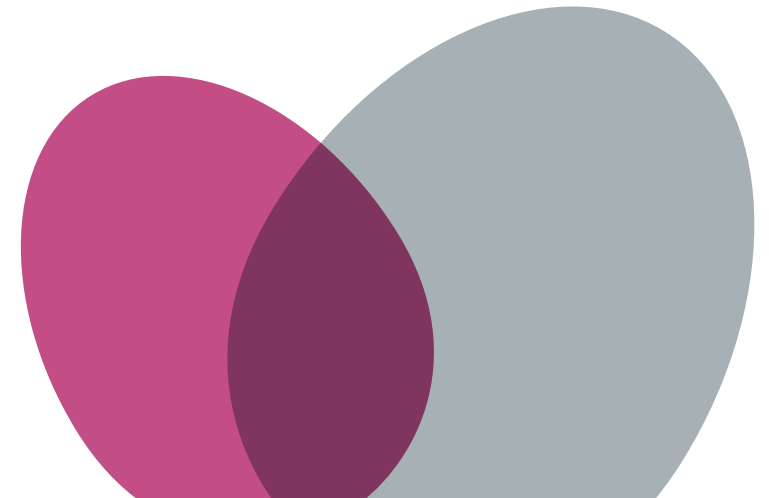
Other employers will be setting up a pension scheme for the first time. Taking the time at this stage to learn about the different types of pension schemes and how they work for you and your workers will pay dividends in the long term.

Getting help

There are plenty of places to get help.

There's a wealth of information available from The Pensions Regulator. They have documents which outline the criteria that pension schemes must meet, and provide guidance on how to choose the right scheme for you. It's all available for free at [thepensionsregulator.gov.uk/docs/employer-select-pension-automatic-enrolment.pdf](https://www.thepensionsregulator.gov.uk/docs/employer-select-pension-automatic-enrolment.pdf)

Many employers will already have an adviser who can point them in the right direction, such as an accountant, payroll provider or financial adviser. If you don't have an adviser, you can find one in your area using [unbiased.co.uk](https://www.unbiased.co.uk)



02 The NEST scheme

NEST is built for automatic enrolment

NEST has been created specifically for automatic enrolment. We understand what you need to do and we're here to help. We offer:

- online tools that make the day-to-day management of NEST as straightforward as possible
- pre-set enrolment types and contribution levels to get you up-and-running quickly
- decision trees, guides and information that lead you through automatic enrolment and NEST
- plain language templates to help you communicate with your workers.

We don't just comply with the regulations, we've taken the time to understand the new duties and best practice guidance from The Pensions Regulator and the Department for Work and Pensions. NEST incorporates the standards set by the government for what a high-quality pension scheme should look like.

Online and easy to use

NEST is easy to manage online. You can carry out almost all processes through your online account, available 24/7. To get started with NEST, you need to do the following:

- Accept our terms and conditions.
- Add details of your organisation.
- Give other people access to your account if you want, so they can run it for you.
- Set up groups of workers.
- Set up payment sources and method.

You can do all this through your online account.

And when you're up and running, you can send your worker information by file upload, dedicated secure file transfer protocol (SFTP) or simply fill in the details online.

Want to get started now? Take a look at 'Getting started' on page 18.

Remember - automatic enrolment isn't a one-off activity. After you've enrolled your workers and started sending contributions over to NEST there are still things you'll need to do on a regular basis to make sure you're meeting your duties.



Great value

NEST is a great value pension scheme. There are no charges for employers and we keep our member charges low, asking just enough to cover the cost of looking after our members. We don't make a profit from our charges.

Members' charges are made up of the following:

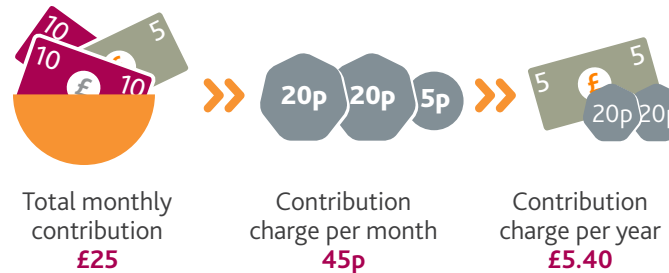
- an annual management charge (AMC) of 0.3 per cent on the total value of their fund each year
- a contribution charge of 1.8 per cent on each new contribution to their retirement pot.

Suppose £25 goes into a members' pot each month. Of this £25, we take a contribution charge of 45p.

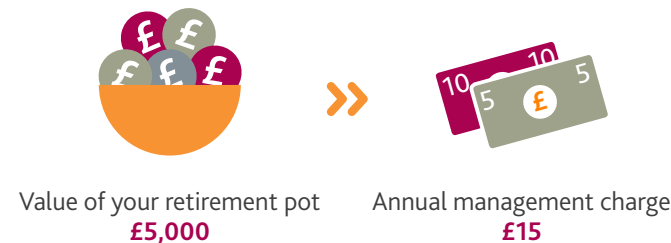
We also take a very small percentage off the value of members' retirement pots over the year. This is known as an annual management charge. This amount is 0.3 per cent.

Suppose a members' total retirement pot is worth £5,000. This means we charge £15 over the year.

Contribution charge example



Annual management charge example



How our charges compare

Our charges are low, but we still give members a sophisticated award-winning investment approach that carefully manages the investment risk they take throughout their time with NEST.

Schemes that combine such a sophisticated approach with low charges have traditionally only been available to higher earners or members of large workplace pension schemes.

Clear communications

We know that pensions can be complicated and hard for you to explain to your workers. We've done a lot of research into:

- what people know about pensions
- the sorts of questions they have
- how to talk about pensions in a way people will understand.

Based on this research we've created a range of communication products for you to let your workers know what's happening. Our products make it easy for you to understand what you need to do. A lot of them will be relevant whether you're using NEST or not.

Our employer notice templates can help you meet your legal duty to inform your workforce about their new pension rights. They're designed to be flexible, informative and easy to understand to help you keep your workers up to date with what's happening and how the changes affect them. This means they'll have fewer questions for you, which should save you time and administration.

You can find out more about the communication tools we offer in the section 'Tools and letter templates' on page 20.

Award-winning investment approach

NEST offers members a pension scheme with the sort of features that have typically only been available to high earners:

- A sophisticated, multi-purpose default investment strategy designed for all life stages.
- Dynamic and sophisticated risk management that takes account of changing economic conditions.
- Efficient fund structure that reduces the cost of fund management.
- Diversified portfolios to give members access to different asset classes.
- High levels of investment governance to protect your workers' money.
- A focused range of fund choices that give your workers easy-to-understand options rather than lots of complicated alternatives.



Best DC Investment Initiative Award



Best Use of DC and Hybrid Structures



Best Investment Strategy



Best Newcomer to Real Estate

NEST Retirement Date Funds

Unless they tell us otherwise we'll put a member's money into one of our NEST Retirement Date Funds based on the year we expect them to retire. There'll be a fund for every year a member could take their money out of NEST. For example, if they expect to take their money out in 2022 their retirement pot will be put in the NEST 2022 Retirement Fund.

NEST Retirement Date Funds allow us to look after members' money in different ways depending on how close they are to taking their money out of NEST. Each of these funds is managed according to the life stage of members in it.

So, if they're five years from retirement we'll manage their money in a particular way, making sure it's ready for them to take it out. If they're 20 years from retirement we'll manage their money differently, focusing on growing it as much as possible.

NEST's other fund choices

NEST Retirement Date Funds are likely to be the best option for most of our members. However, we offer a choice of funds for people with personal beliefs or preferences about how we manage their money.

- NEST Ethical Fund
- NEST Sharia Fund
- NEST Higher Risk Fund
- NEST Lower Growth Fund
- NEST Pre-retirement Fund

For more information visit

nestpensions.org.uk/our-range-of-funds



Delegated access

If you want someone else to administer NEST on your behalf, you can give them access to your account. It's called 'delegating access'.

You could delegate access to someone from your organisation, such as a colleague in HR or payroll. It could even be someone from outside your organisation, like your accountant, financial adviser or payroll provider.

You can give different people different levels of access to your account.

- A full access delegate can carry out all tasks on your behalf and view all records.
- You can give people access to specific tasks only, for example making enrolments, putting together and submitting contribution schedules or making payments.
- You could give someone 'read-only' access, so they can read your account records but not change them.

You can decide to delegate access to your account at any time, either when you're setting up your account, or later on when your account is up and running.

Ways to use NEST

Any employer can use NEST and some of the largest and smallest organisations in the UK have already chosen us to meet their new duties.

Different organisations need different things from their pension provision, so we've made sure NEST is flexible enough to be used alongside other schemes or on its own.

NEST as your sole scheme

You could use NEST as your sole scheme for all the workers you need to enrol. This would be an option if you have no pension provision in place yet.

NEST as an entry-level scheme

Another way to use NEST is as an entry-level scheme. You might want to take this route if you already have a qualifying pension scheme in place with a probationary period before workers can join. You can use NEST to enrol new workers as they join your organisation then enrol them in your existing scheme when they meet the criteria for it.

NEST for a particular group of workers

Even if you have a pension scheme in place already, it may not be suitable for all your workers. You can use NEST for a particular group of workers and keep your existing scheme in place for those who qualify for it.

NEST as a base scheme

Using NEST as a base scheme you can make minimum contributions for all your workers across the organisation. You can then use another scheme to make top-up contributions for selected groups or categories in your workforce.

NEST as a catch-all scheme

You can offer workers who qualify for automatic enrolment up to three months to join your existing qualifying pension scheme which may have different options, charges and contribution levels. If they don't take up the voluntary option they'll be automatically enrolled into NEST at the end of the three-month period.

Using NEST as a catch-all scheme allows you to offer your workers a choice, but still ensures you meet your duties on time.

Restrictions

There are currently some limits on how NEST can be used. These limits will be lifted in April 2017.

Limit on contributions

At present no more than £4,500 can be contributed towards a NEST retirement pot each year. Based on the current minimum contribution of 2 per cent, the worker's total salary would need to be over £225,000 before they reached the limit. If you based contributions on qualifying earnings only, or an earnings base other than the total salary, then the contribution limit could be higher.

Over the next few years the rate of minimum contributions will gradually increase. By the time it reaches the standard minimum rate of 8 per cent of qualifying earnings in 2018, the contribution limit will be lifted. At this point members will be allowed to save more in NEST, although as with any pension scheme there are limits on the amount of pension saving that attracts tax relief.

Transfers in and out

At present, members can't transfer their retirement pots into or out of NEST except in some specific circumstances. These rules are also due to change by April 2017.

There are a couple of exceptions to the current restrictions on transfers under the current rules. For example, NEST members over 55 can transfer out of NEST to bring all their retirement pots together when they take their money out. Transfers in can be accepted for pension credits granted as part of a divorce settlement, or at the end of a civil partnership. These transfers in aren't subject to the contribution limit.

From April 2017 members will have more freedom to transfer retirement pots into or out of NEST. This will help our members consolidate their pension pots as they move jobs.

03 Who runs NEST corporation?

NEST Corporation is the Trustee body that runs the scheme. It has a Chair and up to 14 Trustee Members who have a number of legal duties – one of which is to act in the interests of scheme members.

Our Trustee Members have been selected for their wide range of experience, skills and pensions industry knowledge. They set the strategic direction and objectives for NEST. Among other things this means they run NEST so it delivers value for money.

NEST is a non-departmental public body (NDPB) that operates at arm's length from government and is accountable to Parliament through the Department for Work and Pensions (DWP).

NDPBs are public organisations but they're not part of the government and the day-to-day decisions they make are generally independent. However, government ministers are responsible to Parliament for the effectiveness of decisions made by NDPBs.

How are NEST's Trustee Members selected?

For an initial period, NEST's Trustee Members will be appointed by the Secretary of State for Work and Pensions. Appointments are made in line with the practices of the Office of the Commissioner of Public Appointments, the body that scrutinises public appointments.

When the initial period has ended, Trustee Members will be selected by NEST Corporation with the participation of The Members' Panel.

NEST's Employers' Panel

The Employers' Panel is made up of employers using NEST as their workplace pension scheme and representatives from employer groups. It's a way for employers to give their perspective on a range of issues that affect NEST.

These will vary over time, but could include providing input on whether communications aimed at employers are appropriate and ensuring that specific employer concerns are raised at Trustee level.

The Employers' Panel will also be consulted whenever our *Statement of investment principles* (SIP) is reviewed. The SIP outlines the Trustee members' approach to managing members' money.

NEST's Members' Panel

The Members' Panel is made up of NEST members and representatives from public interest and consumer groups. It works in much the same way as the Employers' Panel, and ensures specific issues relevant to members are raised at Trustee level. The Members' panel publishes an annual report that details how the Trustee has addressed the views of the panel.

The Members' Panel will participate in the appointment of Trustee Members and is consulted alongside the Employers' Panel whenever the SIP is reviewed.

For more information on our corporate governance visit the About us section of our website.



04 Getting started - a quick guide

Getting ready to enrol workers may mean making significant changes to your systems and processes. It can take a large organisation around 12 months to get ready for their employer duties. For smaller organisations it's a good idea to start thinking through your key decisions as early as possible.

Once you've understood what the law requires you to do, you'll need to decide how you want to set up NEST, and prepare to manage your scheme.

We've created a graphic to help you understand how to get started.

At least 6 months before
your staging date

- Check The Pensions Regulator (TPR) website and read TPR's guidance on your duties.
- Register for NEST's countdown emails.
- Speak to your payroll provider.
- Speak to your pension provider where you have an existing arrangement.
- Consider asking for advice and services from external providers.
- Build automatic enrolment costs into your financial model.



Start preparing

Sign up for our countdown emails to make sure you're fully prepared for automatic enrolment.

In the six months leading up to your staging date, we'll send you timely reminders about what you need to do and instructions on how to do it.

- Read our website section 'NEST for employers'.
- Do you want to use a waiting period (postponement) for any or all of your workers?
- Set out your timelines.
- Decide contributions.
- Choose how you'll manage NEST.



Decision making

Once you've understood what the law requires you to do, you'll need to make decisions about how you want to set up NEST, including:

- what contributions to make for your workers
- when to enrol them
- how you want to manage NEST.

3 months before your
staging date

- Download NEST's 'Employer set-up guide'.
- Format your worker data correctly.
- Communicate early with your workers to let them know about changes.
- Set up your online account with NEST, or give delegated access to let someone do it for you.
- Download our worker communication templates.



Set-up

As you prepare to enrol workers you may have to make big changes to your systems and processes, and test them.

You should already have decided how you want to manage NEST. Now's the time to make sure you're ready to do so.

- Split your workers into different categories and enrolment types.
- Send 'statutory communications' to your workers.



Worker assessment

Automatic enrolment only applies to certain workers depending on their age and earnings. Other workers can ask to be enrolled and you may have to pay contributions for them.

Remember you'll need to keep assessing your workers on an ongoing basis. This includes all new joiners.

You'll also need to identify changes in worker status due to salary or age.



Your staging date

When you're up and running

- Process opt-ins.
- Submit your first contribution schedule.
- Remember - you can hold onto contributions in the opt-out period.

- Look for opt-outs.
- Manage refunds.
- Make payments and avoid late payments.
- Register with TPR.

- Keep records of your contributions.
- If you're using certification for an earnings basis other than qualifying earnings you'll need to complete a certificate at least every 18 months.



Staging date



Enrolment

Some workers will be automatically enrolled and others will have the right to ask to be enrolled.

You're legally required to pay all worker contributions by the 22nd of the month (or other specified date) following the deduction from pay.

However, you may decide to hold on to contributions in the opt-out period as described above.



Opt-outs and contributions

Send in contributions by creating and submitting a contribution schedule for each pay period. You'll need to continue doing this.

Your contribution schedule should include confirmation of any opt outs from within the opt-out period.

Ongoing administration

There are certain things you'll need to do to make sure you're meeting your duties.

Automatic enrolment and NEST administration will need to be a part of your day-to-day processes.



For more information on getting started visit:
nestpensions.org.uk/sign-up-and-set-up

05 Tools and letter templates

We've got a wide range of tools and templates to help you communicate automatic enrolment, explain what NEST is, how it works and what's happening to workplace pensions in general. Our leaflets, brochures, videos, letters, emails and case studies will help you and your workers get to grips with automatic enrolment and the new duties.

Statutory communications

Employer notices pack: Let your workers know what rights they have and give them clear information about their enrolment and contribution choices. This pack contains decision trees to help you provide the right information to the right workers, and easy-to-understand letter templates that you can use as a basis for what you tell your workers. These are available as pdf or word templates.

Worker communications

Workplace videos: NEST provides a selection of videos that can help you demonstrate the importance of saving for retirement to your workers.

Posters: Use these posters around your workplace to raise awareness of NEST and the importance of saving for the future.

Leaflets, guides, notices: We've created a range of materials to help you increase understanding of automatic enrolment in your workplace. They're free for you to use if you choose NEST and they can help you answer questions from your workers.

Line manager communications

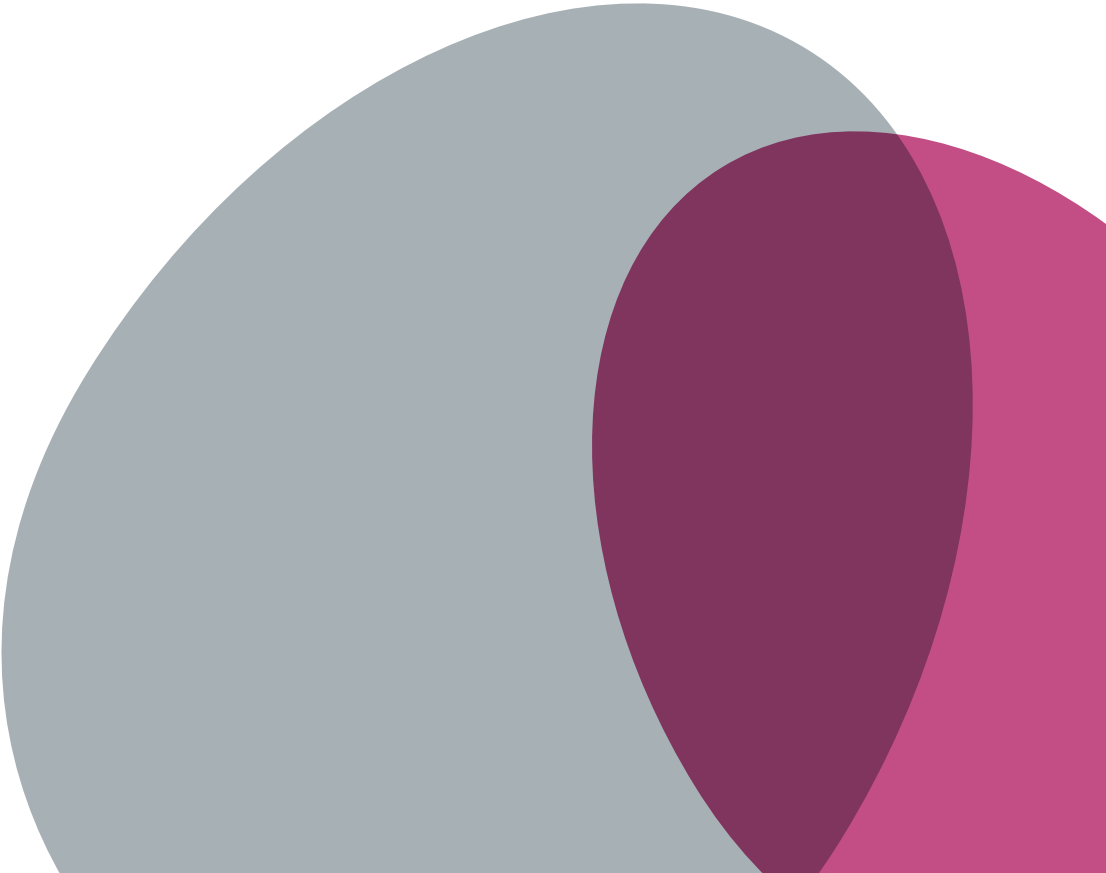
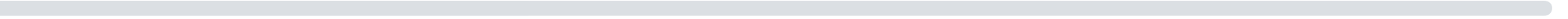
Frequently asked questions: NEST has created an answer sheet for the questions you're likely to get from your workers.

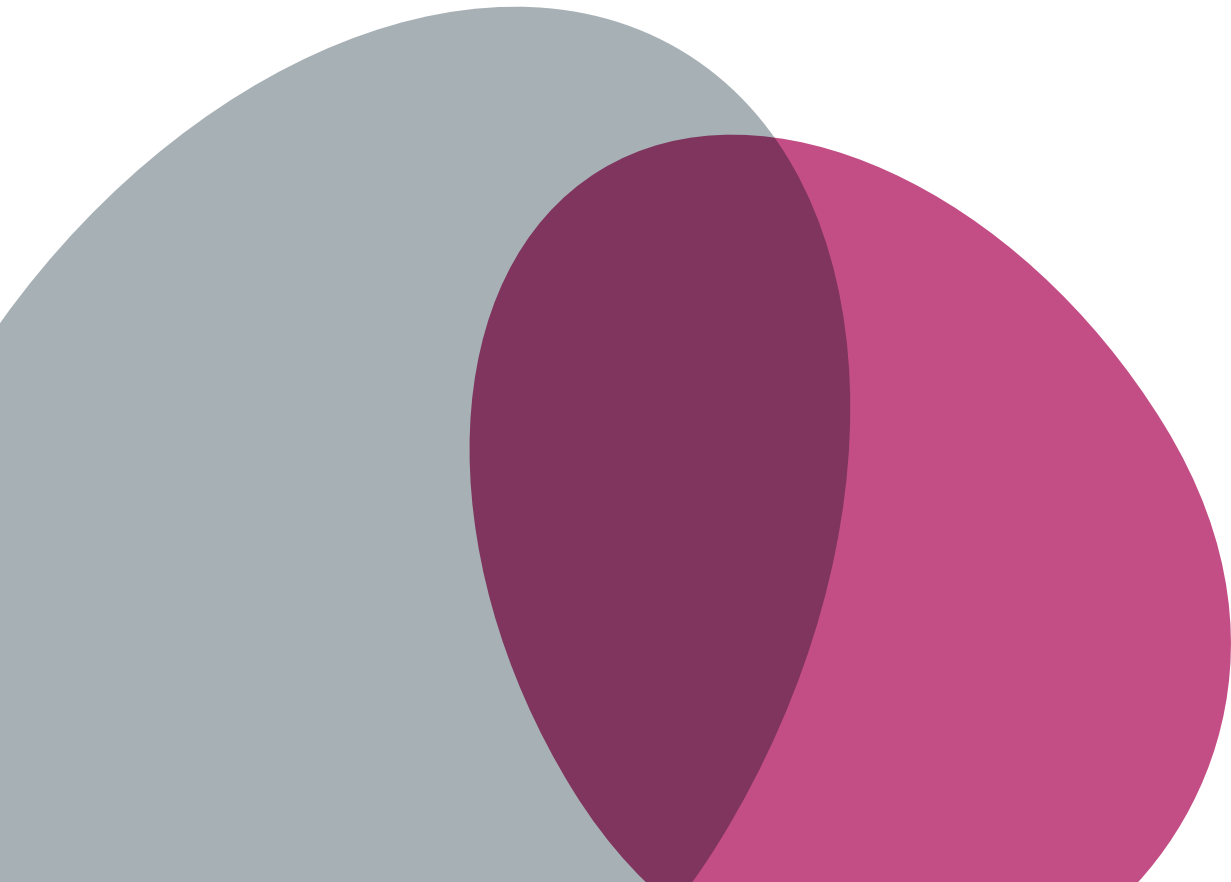
HR communications

Workplace presentation to managers and senior staff: This Powerpoint file lets line managers and other senior people know about the reforms, the effects on workers and when they'll happen.

To download any of these great tools visit nestcorporation.org.uk/employer-guides









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