

## **NEST Pensions**

National Employment Savings Trust

Government backed pension scheme

It is a defined contribution scheme.

Employers must offer any employee over the age of 22 a pension scheme. If they don't have their own company scheme then they will probably offer a NEST pension.

Works in the same way as any other defined contribution scheme.

You can transfer out of a NEST pension into another scheme.

You can access a NEST pension from 55.