



Taking your money out of Nest before age 55 if you're incapable of work

If you're no longer working, you might be able to take your money out of Nest before age 55. It's possible you won't be able to take your whole retirement pot as cash because you may have to use some of it to get a retirement income.

You can be classed as incapable of work if you have a physical or mental impairment which means you're unable to continue any occupation now and in the future, and your General Practitioner (GP) confirms this.

It's important to remember that you have to be incapable of working, now or in the future, in any job, not just your most recent.

What do you need to do now?

If you're incapable of work and want to take your money out of Nest before you're 55, you'll need to complete Part 1 of the attached form and give Part 2 to your doctor or specialist for them to fill in.

Please note that if you're aged over 55, you're able to take your money out of Nest in the usual way and the option to take your money out early due to incapacity won't apply. So if you're over 55, we'll adopt the standard process for your retirement.

To avoid postal delays and speed up the processing of your request, please print, sign and then either scan or take a picture of the completed form and return it via email using your Nest secure mailbox. Alternatively, you can post the forms to Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY.

What happens next?

We'll check that you can take your money out of Nest before age 55 once we receive the completed form.

We'll then let you know our decision and any next steps including any retirement options available to you.

Beware of pension scams

Some people have built up a lot of money in their retirement pots. This has attracted an increasing number of scams that target people approaching retirement. To find out more about pension scams, read our guide *Taking your money out of Nest* at nestpensions.org.uk/taking-your-money-out.

Where to go for more information

We provide online support and answers to frequently asked questions at nestpensions.org.uk/schemeweb/NestWeb/public/members/contents/faqs.html. If you're having difficulty using the website or if you have any questions about completing the form, please call our contact centre on 0300 020 0090.

Part 1

To be completed using
BLOCK CAPITALS in
black or blue ink.

Please read and complete the following sections:

- Your personal details
- Your declaration

Your personal details

First name

Last name

Your Nest ID

Date of birth

National Insurance number

Telephone number

Please read the information in this section and sign the Declarations at the end.

Your declaration

Data protection - how we'll use your information

The personal information we obtain about you includes information classed as special category data (e.g. health information). We need this data to assess your eligibility for the retirement option you're requesting.

Any personal information we obtain from you or third parties will be kept strictly confidential but may be used by us or passed to trusted third parties including doctors, third party administrators, insurance industry bodies or HM Revenue & Customs for administrative, complaints, audit or claims purposes.

To read our full privacy notice, including details of how long we retain your information, please visit nestpensions.org.uk/personal-information-members.

Without your consent to process the information in this form we won't be able to proceed with your request to take your money out. You've the right to withdraw your consent to process this data, however, this will not apply to any processing completed before your request to withdraw your money. To withdraw your consent please contact us on 0300 020 0090.

HM Revenue & Customs (HMRC) requirement

HMRC require us to tell them if certain types of people are taking their money out of Nest on the grounds of incapacity. Broadly speaking, we need to tell HMRC if in the last six years you are or have been:

- an employer, or a director of an employer's organisation that uses Nest
- a family member, either directly or through marriage/civil partnership, of an employer or a director of an employer's organisation that uses Nest.

Please tick here if you fall into either of the categories above

Declarations

- I confirm that all the information I've given is true, correct, complete and up to date to the best of my knowledge.
- I am not carrying out any work and I do not expect to be able to return to any type of work in the future as a result of my incapacity.
- I understand it's possible I won't be able to take my whole retirement pot as cash but will have to use some of it to get a retirement income.
- I understand that I'm responsible for any costs charged by my doctor for completing part two of this form.
- I am giving you my consent to get in touch with my doctor to discuss the information provided on part two of this form, if needed.
- I have read the Data Protection section above and I give my consent for you to process my information (including special category data) for the purposes described above.

By signing this form you're agreeing to all the statements above.

Signed

Date

Part 2

To be completed by your doctor/specialist using **BLOCK CAPITALS** in black or blue ink.

Please provide details about your patient below

Patient's first name

Patient's last name

Patient's date of birth

Doctor's declaration of incapacity

*I confirm / do not confirm*¹ that this patient is incapable because of his/her physical or mental impairment of carrying on any occupation and will continue to be so incapable.

Please provide your details and sign below

Doctor's first name

Doctor's last name

GMC reference number

Surgery/ hospital logo

If you're registered with another professional body or are practising medicine outside of the United Kingdom, please provide the name of the medical regulator you're registered with and your registration number (if applicable).

Name of the medical regulator you're registered with

Your registration number

GP's signature

Date

For more information on how we handle data, visit nestpensions.org.uk/personal-information-thirdparty

¹ Please delete as appropriate