

What to do if a member dies

If a member dies while they're working for you, you'll need to tell us by phoning the NEST contact centre on **0300 020 0090**. You should do this before you submit any more contribution schedules that include the member.

Our contact centre operator will advise you about what to do next and make sure we don't send any further messages to the member. If you can also tell us the date of the member's death and who their next of kin is, this will help us to pay out any payments that are due more quickly, though you don't have to do this if you don't want to.

We'll call you back to let you know when you can submit your contribution schedules. Don't worry about any pending payment due date – we'll make sure everything's sorted in time.

You'll need to provide us with a reason code in a contribution schedule to let our systems know not to expect any more payments for that member. In the last contribution schedule you're using to pay contributions for the member, you should use the reason code 'No further contributions payable'. If you do need to pay contributions for them in a following pay period you'll need to use an exception schedule.

The date you enter in the *effective date* field has to be within the pay period for the contribution schedule

and can be any date other than the start of the pay period. This will remove them from future contribution schedules and stop our system from expecting any more contributions for that member.

Normally, choosing 'No further contributions payable' would trigger a message to the member, but as long as you call us before submitting the contribution schedule we'll stop this message from going out. Don't forget to wait for us to call you back before submitting your schedule.

Paying beneficiaries

Normally we'll deal with the member's next of kin or the person looking after their estate to verify the death and determine the beneficiaries.

We'll then ask the member's next of kin or the person looking after their estate for evidence of the death as well as a form of identification that includes the member's date of birth, such as a birth certificate or passport. This will help us make sure that we pay death benefits in accordance with NEST's rules and HM Revenue &

Customs' rules. Once we've got this we can begin the process of paying the death benefits to the right person.

If the member has nominated a beneficiary, the death benefits normally will be paid to them. In this case we'll contact the nominated beneficiary and manage the payment of the death benefits.

If there are no nominated beneficiaries, the death benefits will be paid in line with the NEST order and rules.

Further information

If you have any further queries or you'd just like more information about NEST visit nestpensions.org.uk/nestforemployers You'll find a range of guides to help you get to grips with NEST as well as helpful tools and communication templates.