



# Nest Retirement Date Fund performance

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This table shows the performance of all Nest funds from the past 1, 3, 5 and 10 years as well as their performance since launch

December 2024

| Nest Fund | 1 year | 3 years | 5 years | 10 years | As at 31/12/2024<br>Since launch** |
|-----------|--------|---------|---------|----------|------------------------------------|
| 2024      | 7.9    | 2.7     | 3.9     | 5.6      | 6.5                                |
| 2025      | 8.4    | 2.9     | 4.3     | 6.0      | 6.9                                |
| 2026      | 9.1    | 3.1     | 4.7     | 6.5      | 7.2                                |
| 2027      | 9.8    | 3.4     | 5.2     | 6.9      | 7.5                                |
| 2028      | 10.4   | 3.6     | 5.6     | 7.2      | 7.7                                |
| 2029      | 11.1   | 3.9     | 6.1     | 7.4      | 7.9                                |
| 2030      | 11.4   | 4.0     | 6.4     | 7.6      | 8.1                                |
| 2031      | 11.6   | 4.1     | 6.8     | 7.8      | 8.2                                |
| 2032      | 11.7   | 4.2     | 6.9     | 7.9      | 8.3                                |
| 2033      | 11.9   | 4.3     | 7.0     | 7.9      | 8.3                                |
| 2034      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2035      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2036      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2037      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2038      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2039      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2040      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2041      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2042      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2043      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2044      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2045      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2046      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2047      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2048      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2049      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2050      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2051      | 12.1   | 4.4     | 7.1     | 8.0      | 8.3                                |
| 2052      | 12.1   | 4.4     | 7.1     | 8.0      | 8.2                                |
| 2053      | 12.1   | 4.4     | 7.1     | 7.9      | 8.1                                |
| 2054      | 12.1   | 4.4     | 7.1     | 7.7      | 7.9                                |
| 2055      | 12.1   | 4.4     | 7.1     | 7.5      | 7.7                                |
| 2056      | 12.1   | 4.4     | 7.1     | 7.4      | 7.6                                |
| 2057      | 12.1   | 4.4     | 7.1     | 7.3      | 7.5                                |
| 2058      | 12.1   | 4.4     | 7.3     | 7.3      | 7.6                                |
| 2059      | 12.1   | 4.4     | 7.0     | 7.1      | 7.5                                |
| 2060      | 12.1   | 4.4     | 7.0     | 7.1      | 7.1                                |
| 2061      | 12.1   | 4.4     | 6.6     | 6.7      | 6.7                                |
| 2062      | 12.0   | 4.5     | 6.2     | -        | 7.0                                |
| 2063      | 11.9   | 4.3     | 6.0     | -        | 5.9                                |
| 2064      | 11.7   | 4.1     | 5.8     | -        | 5.7                                |
| 2065      | 11.6   | 4.0     | 5.8     | -        | 6.7                                |
| 2066      | 11.6   | 4.0     | 5.9     | -        | 5.9                                |

| Nest Fund   | 1 year | 3 years | 5 years | 10 years | As at 31/12/2024<br>Since launch** |
|---|--------|---------|---------|----------|------------------------------------|
| 2067  | 11.6   | 4.0     | -       | -        | 5.4                                |
| 2068  | 11.6   | 4.1     | -       | -        | 4.1                                |
| 2069  | 11.6   | -       | -       | -        | 11.2                               |
| 2070  | 12.1   | -       | -       | -        | 12.1                               |
| Starter Fund***   | 11.4   | 3.9     | 5.8     | 6.4      | 6.9                                |
| Nest Ethical Foundation Fund  | 7.3    | 0.0     | 3.9     | 6.3      | 7.2                                |
| Nest Ethical Growth Fund  | 9.4    | 0.6     | 5.8     | 8.3      | 8.9                                |
| Nest Ethical Consolidation Fund   | 4.8    | -1.0    | 1.6     | 2.9      | 2.9                                |
| Nest Higher Risk Fund   | 13.8   | 4.6     | 7.4     | 9.0      | 9.4                                |
| Nest Sharia Fund  | 29.0   | 11.4    | 16.7    | 15.5     | 14.8                               |
| Nest Lower Growth Fund  | 5.0    | 2.6     | 1.9     | 1.3      | 1.0                                |
| Nest Post Retirement Date Fund One****                                  | 5.0    | 3.1     | 2.0     | 1.3      | 1.2                                |
| Nest Post Retirement Date Fund Two*****                                 | 7.9    | -       | -       | -        | 6.0                                |
| Nest Guided Retirement Fund *****:<br>Nest Vault - Money for the future | 7.9    | 2.1     | -       | -        | 6.7                                |
| Nest Guided Retirement Fund *****:<br>Nest Vault - Money for later life | 0.6    | -1.7    | -       | -        | -0.5                               |
| Nest Guided Retirement Fund *****:<br>Nest Wallet                       | 5.0    | 3.5     | -       | -        | 2.1                                |
| Nest Guided Retirement Fund *****:<br>Nest Safe                         | 5.0    | 3.1     | -       | -        | 2.0                                |
| UK CPI  | 2.6    | 5.6     | 4.6     | 3.1      | 2.8                                |
| UK CPI + 3%   | 5.6    | 8.8     | 7.7     | 6.2      | 5.9                                |

\* Figures in this table are annualised total return net of Nest annual management charge.

\*\* Launch date for most Nest Funds is August 2011. The Nest 2058 Retirement Fund launched in January 2012. Each subsequent fund was launched the following January. So, the Nest 2059 Retirement Fund was launched in January 2013 and so on. Nest Guided Retirement Fund launched in 2020.

\*\*\* Nest makes this fund available to members joining before they're eligible for auto enrolment.

\*\*\*\*This fund aims to manage conversion risk associated with withdrawing all or some of the pot as cash and is available for members who leave their money with Nest after their Nest Retirement Date Fund matured before 2022. For members with pots below £10,000 when their Nest Retirement Date Fund matures who don't take any other action, we will automatically move their pot into this fund. This fund is now closed to new members and only holds members' pot's which were in the Nest Retirement Date Funds that had matured before 2022.

\*\*\*\*\* This fund aims to manage conversion risk associated with withdrawing all or some of the pot as cash and is available for members who leave their money with Nest after their Nest Retirement Date Fund matures. For members with pots below £10,000 when their Nest Retirement Date Fund matures who don't take any other action, we will automatically move their pot into this fund.

\*\*\*\*\* This fund aims to manage members' money appropriately throughout their retirement and is available for members to join if they are aged between 60 and 70 and have more than £10,000 in their pot. For members with pots above £10,000 when their Nest Retirement Date Fund matures who don't take any other action, we will automatically move their pot into this fund.



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