



Are your clients making the most of their tax-free pension saving?

A long-term savings strategy is one of the key areas where financial advice can make a big difference to your clients. Self-employed people could be leaving thousands of pounds on the table in the form of pensions tax relief. Changes to workplace pensions mean that there's never been a better time to shop around for a great scheme. NEST is a new pension scheme available to the self-employed that has a competitive proposition for your clients.

As automatic enrolment changes the face of workplace pensions it brings with it an opportunity for the self-employed to make the most of their long-term savings.

Only a third of the 4 million self-employed workers in the UK are actively saving into a pension scheme. Almost half have benefitted from a workplace pension scheme in the past but are no longer making contributions. While they've relied on an employer to take care of their pension previously, as their own boss they're missing out on years of tax relief as well as the chance to build up a sustainable income for retirement.

If they've already got a pension it might be tempting to simply top up the savings they already have. However, it's worthwhile taking another look at the scheme they're saving in to make sure it's the best home for their money.

NEST is a great value pension scheme that makes it easy for your clients to put money aside for retirement. It's flexible enough for them to make regular contributions or top up their pot whenever suits them.

Our award-winning investment strategy is a sophisticated and low-cost approach to investing. It will help grow their money in the long term while giving them some protection from fluctuations in the markets. This risk-managed approach meets or exceeds all the guidance from the government on what a good defined contribution scheme should offer so you can recommend NEST with confidence.

NEST is also low cost with no 'active saver discounts' or other penalties to members who don't make regular contributions and no hidden charges.

Now that the end of the tax year is approaching it's a good time to think about the best way for your clients to make tax-efficient savings and protect their money in the long term.

To find out more about how NEST can help your clients go to [NEST for advisers](#).

