



# Nest Funds – 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

March 2026

Nest Fund	1 year	3 years	5 years	10 years	As at 31/12/2025 Since launch**
2025	8.9	8.1	4.8	6.3	6.9
2026	9.3	8.5	5.1	6.8	7.2
2027	10.1	9.0	5.5	7.2	7.5
2028	10.9	9.5	5.9	7.5	7.7
2029	11.7	10.0	6.3	7.9	8.0
2030	12.5	10.4	6.7	8.1	8.2
2031	13.0	10.6	6.9	8.3	8.3
2032	13.3	10.9	7.1	8.4	8.4
2033	13.5	11.1	7.2	8.5	8.4
2034	13.8	11.2	7.3	8.5	8.4
2035	14.1	11.3	7.3	8.6	8.4
2036	14.2	11.3	7.4	8.6	8.5
2037	14.2	11.3	7.4	8.6	8.5
2038	14.2	11.3	7.4	8.6	8.5
2039	14.2	11.3	7.4	8.6	8.5
2040	14.2	11.3	7.4	8.6	8.5
2041	14.1	11.3	7.3	8.6	8.4
2042	14.0	11.3	7.3	8.6	8.4
2043	13.8	11.2	7.3	8.5	8.4
2044	13.7	11.2	7.3	8.5	8.4
2045	13.6	11.2	7.3	8.5	8.4
2046	13.5	11.2	7.3	8.5	8.4
2047	13.5	11.2	7.3	8.5	8.4
2048	13.5	11.2	7.3	8.5	8.4
2049	13.5	11.2	7.3	8.5	8.4
2050	13.5	11.2	7.3	8.5	8.4
2051	13.5	11.2	7.3	8.5	8.4
2052	13.5	11.2	7.3	8.5	8.3
2053	13.5	11.2	7.3	8.4	8.2
2054	13.5	11.2	7.3	8.3	8.0
2055	13.5	11.2	7.3	8.1	7.9
2056	13.5	11.2	7.3	8.0	7.8
2057	13.5	11.2	7.3	7.9	7.7
2058	13.5	11.2	7.3	7.9	7.8
2059	13.5	11.2	7.3	7.8	7.7
2060	13.5	11.2	7.3	7.7	7.3
2061	13.3	11.1	7.1	7.4	7.0
2062	13.1	11.0	6.9	7.2	7.3
2063	12.8	10.9	6.6	-	6.3
2064	12.6	10.5	6.4	-	6.2
2065	12.3	10.4	6.4	-	7.1
2066	12.1	10.4	6.3	-	6.5
2067	11.7	10.3	6.3	-	6.2

Nest Fund	1 year	3 years	5 years	10 years	As at 31/12/2025 Since launch**
<b>2068</b>	11.6	10.2	-	-	5.4
<b>2069</b>	11.6	10.2	-	-	10.1
<b>2070</b>	11.6	-	-	-	10.1
<b>2071</b>	11.6	-	-	-	8.4
<b>2072</b>	-	-	-	-	-0.6
<b>Nest Starter Fund***</b>	11.6	10.2	6.2	6.8	7.0
<b>Nest Ethical Foundation Fund</b>	4.1	4.3	2.3	5.7	6.7
<b>Nest Ethical Growth Fund</b>	4.1	4.5	3.0	7.3	8.0
<b>Nest Ethical Consolidation Fund</b>	3.7	4.4	0.7	2.8	2.9
<b>Nest Higher Risk Fund</b>	18.2	12.8	8.1	9.8	9.6
<b>Nest Sharia Fund</b>	14.6	17.0	12.9	15.2	13.9
<b>Nest Lower Growth Fund</b>	4.4	5.3	2.7	1.9	1.3
<b>Nest Post Retirement Date Fund 1 (closed to new entrants in July 2022)****</b>	4.4	5.1	3.0	1.9	1.5
<b>Nest Post Retirement Date Fund 2*****</b>	8.8	7.8	-	-	6.4
<b>Nest Guided Retirement Fund***** Vault - Money for the future</b>	9.5	8.8	5.0	-	6.9
<b>Nest Guided Retirement Fund***** Vault - Money for later life</b>	4.0	4.6	0.4	-	0.5
<b>Nest Guided Retirement Fund***** Wallet</b>	3.5	4.4	3.0	-	2.4
<b>Nest Guided Retirement Fund***** Safe</b>	3.5	4.4	2.7	-	2.3
<b>UK CPI</b>	3.3	3.0	5.2	3.5	2.9
<b>UK CPI + 3%</b>	6.3	6.0	8.2	6.5	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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