



# 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 2023

## Fund Performance

Nest Fund	1 year	3 year	5 year	10 year	As at 31/12/2023 Since launch**
2023	8.5	1.7	4.0	5.4	6.0
2024	8.8	2.1	4.7	5.9	6.4
2025	9.1	2.5	5.2	6.3	6.7
2026	9.5	2.9	5.6	6.7	7.1
2027	9.9	3.3	6.1	7.0	7.3
2028	10.2	3.6	6.6	7.3	7.5
2029	10.6	4.0	7.1	7.5	7.7
2030	11.0	4.4	7.5	7.6	7.8
2031	11.3	4.8	7.8	7.8	7.9
2032	11.7	5.0	7.9	7.9	8.0
2033	12.0	5.0	8.0	7.9	8.0
2034	12.1	5.1	8.0	7.9	8.0
2035	12.1	5.1	8.0	7.9	8.0
2036	12.1	5.1	8.0	7.9	8.0
2037	12.1	5.1	8.0	7.9	8.0
2038	12.1	5.1	8.0	7.9	8.0
2039	12.1	5.1	8.0	7.9	8.0
2040	12.1	5.1	8.0	7.9	8.0
2041	12.1	5.1	8.0	7.9	8.0
2042	12.1	5.1	8.0	7.9	8.0
2043	12.1	5.1	8.0	7.9	8.0
2044	12.1	5.1	8.0	7.9	8.0
2045	12.1	5.1	8.0	7.9	8.0
2046	12.1	5.1	8.0	7.9	8.0
2047	12.1	5.1	8.0	7.9	8.0
2048	12.1	5.1	8.0	7.9	8.0
2049	12.1	5.1	8.0	7.9	8.0
2050	12.1	5.1	8.0	7.9	8.0
2051	12.1	5.1	8.0	7.9	8.0
2052	12.1	5.1	8.0	7.8	7.9
2053	12.1	5.1	8.0	7.7	7.7
2054	12.1	5.1	8.0	7.4	7.5
2055	12.1	5.1	8.0	7.3	7.4
2056	12.1	5.1	7.9	7.1	7.3
2057	12.1	5.1	7.8	7.0	7.2
2058	12.1	5.1	7.9	7.0	7.3
2059	12.1	5.1	7.5	6.8	7.1
2060	12.1	5.0	7.3	6.7	6.6
2061	12.1	4.5	6.8	-	6.1
2062	12.1	4.2	6.5	-	6.4
2063	11.9	3.8	6.2	-	5.0
2064	11.4	3.6	6.1	-	4.7
2065	11.2	3.6	5.9	-	5.8
2066	11.2	3.6	-	-	4.5
2067	11.2	3.4	-	-	3.4
2068	11.2	-	-	-	0.6
2069	10.7	-	-	-	10.7
Starter Fund***	11.4	3.7	6.2	6.2	6.5
Nest Ethical Foundation Fund	5.9	0.8	5.5	6.9	7.2
Nest Ethical Growth Fund	6.2	2.3	7.9	8.6	8.8
Nest Ethical Consolidation Fund	7.9	-2.0	2.9	3.6	2.8
Nest Higher Risk Fund	12.0	5.3	8.6	8.8	9.1
Nest Sharia Fund	27.2	10.9	16.7	14.2	13.7
Nest Lower Growth Fund	6.4	0.8	1.4	0.8	0.7
Nest Post Retirement Date Fund_One****	5.5	1.3	1.3	0.9	0.8
Nest Post Retirement Date Fund_Two****	8.4	-	-	-	4.8
Nest Guided Retirement Fund *****: Nest Vault - Money for the future	10.6	3.1	-	-	6.4
Nest Guided Retirement Fund*****: Nest Vault - Money for later life	11.1	-2.0	-	-	-0.8
Nest Guided Retirement Fund*****: Nest Wallet	4.5	1.8	-	-	1.4
Nest Guided Retirement Fund *****: Nest Safe	4.5	1.3	-	-	1.2
UK CPI	3.9	6.6	4.3	2.9	2.9
UK CPI + 3%	7.0	9.8	7.4	6.0	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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