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| Approaching retirementEmail about next steps |

Subject line:

Stepping into the future

Email content:

Dear <employee name>

Whatever you want to do with your retirement, it's never too early to start thinking about how you'll support yourself without a regular income from work.

We've enrolled you into Nest, the UK's largest workplace pension scheme, which means you're already putting money away for the future. However, we recommend you get your plans in order.

* **Check your savings:** Find out how much you've put away already and how much State Pension you qualify for.
* **See what works for you:** Think about logistics, like when you want to retire and what level of income you can afford.
* **Make your choice:** Work out what you need to do and how to manage your pot.

How Nest can help

Nest have a range of online tools and tips to help you work out your plans, including an easy-to-follow checklist. Get retirement ready at [nestpensions.org.uk/retirement](https://www.nestpensions.org.uk/schemeweb/nest/retirement.html).

How can I withdraw my pension savings?

As you approach retirement, there are a few choices you'll need to make with your money. It's important to carefully weigh up your options and make a choice that's right for you and your personal circumstances.

These are your options with Nest:

* **Self-managed options:** These options allow you to access your pension pot and choose how much you want to take and when.
* **Nest Guided Retirement Fund:** If you're in this fund, you can take money out regularly. Nest will continue to manage your pot with the aim of reducing the risk of it running out.
* **Options from other providers:** You can use your Nest pot to access options from other providers. One of these options is to buy an annuity.

Explore your choices at [nestpensions.org.uk/retirementoptions](https://www.nestpensions.org.uk/schemeweb/nest/retirement/retirement-options.html)

Like with any big financial decision, it's worth talking it over with an expert. Try MoneyHelper, an independent organisation set up by the government to offer an easy way to get clear, free, impartial help for all your money and pension. You’ll find support and guidance at [moneyhelper.org.uk](http://moneyhelper.org.uk/)

Keeping your pension safe

Scams are on the rise, accounting for over a third of all crime committed in the UK. Fraudsters are developing increasingly sophisticated ways to trick people out of their pension savings, including through email phishing scams. See the [simple steps you can take to help protect your pot.](https://www.nestpensions.org.uk/schemeweb/nest/nestcorporation/online-security/online-security.html)

[If that link isn’t working, please paste this into your browser:
nestpensions.org.uk/schemeweb/nest/nestcorporation/online-security/online-security.html](https://www.nestpensions.org.uk/schemeweb/nest/nestcorporation/online-security/online-security.html)

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