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Nationwide
Pension Fund

Welcome to Pensionwide

Welcome to Pensionwide, the magazine for Nationwide Pension Fund members.

Since our last magazine, the world has begun to open up, with lots of our members getting out and about. We're delighted to hear our pensioner groups have begun to hold their events in person again, take a look at page 6 for more information.

Like many people, our members may be impacted by the changes in living costs, so we've provided you with a list of useful contacts, for organisations that can provide you with helpful advice.

We've let you know our administration has now moved to Buck, who are continuing to provide a high level of service to our members. In this issue you'll meet the team, learn more about the new digital tools and hear about the new benefits calculator launching this summer.

The Pensions Regulator (TPR) has highlighted the potential risk of increased pension scam activity, as fraudsters look to prey on people's savings. We've provided you with information on how to spot the signs to protect yourself from fraud.

Look out for articles on how Nationwide colleagues and members have been supporting Shelter, the Emergency Appeal for Ukraine and the development of an award-winning energy efficient housing project in Swindon.

If you have any comments on this issue, or suggestions for future issues, email helen.washbourne@nationwide.co.uk or write to us at Nationwide Pension Fund, Buck (Bristol), PO Box 319, Mitcheldean, GL14 9BF. If you need any information about your pension, please contact Buck (contact details on page 3).

We hope you enjoy the read.

The Pensionwide editorial team

Useful contacts

Pensions

MoneyHelper provides guidance to make it quicker and easier to find the right help and is backed by government.

Phone: **0800 011 3797**

Website: www.moneyhelper.org.uk

State Pension information is available via www.yourpension.gov.uk or www.gov.uk/plan-for-retirement

General

Hourglass: Safer aging, stopping abuse — For information and support to victims and others who are concerned.

Phone: **0808 808 8141**

Website: www.wearehourglass.org/hourglass-services

Action Fraud — To report fraud and cyber crime.

Phone: **0300 123 2040**

Website: www.actionfraud.police.uk

Age UK — Providing help and advice on financial, care and lifestyle for older people.

Phone: **0800 055 6112**

Website: www.ageuk.org.uk

Citizens Advice Bureau — Assisting people with legal, debt, consumer, housing and other problems.

Phone: **03444 111 444**

Website: www.citizensadvice.org.uk

Elderly Accommodation Counsel — Providing guidance to older people about making decisions on housing and care needs.

Phone: **0800 377 7070**

Website: www.eac.org.uk

Trustee changes

Look out for news about the Member Nominated Trustee nomination and election process for two roles in Summer 2022.

In October 2021, John Wrighthouse and Rob Goldspink were re-elected as Member Nominated Trustee Directors. The Trustee Board decided in 2021 to extend the terms, due to end in April 2022, for the two Trustee Director positions currently held by Sarah Garrett and Arthur Amos, who've been providing the Fund with continuity during significant change, particularly with the transition to Buck because Sarah chairs the Operations Committee.

Keep an eye out for news about the next election process, where we'll be seeking nominations for two vacancies in Summer 2022.

If you've ever wondered what it's like to be a Trustee, go to www.nationwidepensionfund.co.uk take a look at our video 'How our Fund is run' and the 'How the Fund is managed' page.

Our new Fund administrators

Buck Consulting now provide administration services to the Fund.

This includes holding and maintaining your pension records, calculating member benefits and paying pensions. They're now your point of contact for questions about your benefits and will write to you regarding your pension benefits and retirement options.

As part of this move you now have access to a new Member Portal which is your personalised one-stop-shop to manage your pension online, accessible anywhere and anytime through your PC, tablet or smartphone device. The current functionality allows you to update your address, your bank details and your expression of wish. You can also let us know how you'd prefer to be contacted by updating your communications preferences.

We're working on a benefits calculator for deferred members, so make sure to register on the Member Portal to be the first to hear when it's available to use — coming Summer 2022.

Access to the Member Portal is available through www.nationwidepensionfund.co.uk — simply click on the pink Member Portal button on the left-hand side of every page.

The Trustee will continue to be custodians of the Fund, as well as being responsible for the management and the investments. This change will not affect your benefits, entitlements or any choices you've made regarding your pension.

You can find out more about the NPF Team at Buck on the next page. For more information on the transition to Buck, take a look at the Important changes to the administration services page on our website — www.nationwidepensionfund.co.uk/important-changes-to-the-administration-services



Meet the new administration team



I am delighted to introduce the Buck team administering the Nationwide Pension Fund and extend a very warm welcome to the team members who have joined us from Nationwide.

We are very proud to have the opportunity to work with this well-established Fund and I know the team are committed to providing great member service.

David Piltz
UK Managing Director at Buck



Leanne McCathie
Client Manager

I am the Client Manager for Nationwide Pension Fund and I am responsible

for the services that Buck provide to the membership. I have 25 years' experience in pension administration and have worked with both third party and in-house pension providers on a varied portfolio of pension schemes during this time.

Outside of work, I have two young children who occupy most of my time, however I do enjoy going for a run, which is a hobby I have acquired during lockdown.



Simon Barclay
Administration
Team Leader

I am the Team Leader for the team administering

Nationwide Pension Fund. I have worked in the pensions industry for more than 20 years, starting out as a Pensions Administrator and progressing through the ranks to my current role as Team Leader.

Outside of work, I enjoy playing football, cycling and spending time with my family.



Melanie McRobb
Principal Pensions
Administrator

I am a Principal Pensions Administrator with several decades of

experience working in the pensions industry, particularly on Defined Benefit arrangements such as Nationwide Pension Fund.

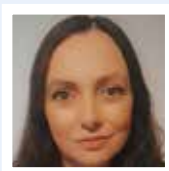
Outside of work, I enjoy running to unwind.

Contact the NPF Team at Buck

☎ 0330 123 9677

📧 NPF@Buck.com

✉ Nationwide Pension Fund
Buck (Bristol)
PO Box 319
Mitcheldean
GL14 9BF



Jaimie Lax
Principal Pensions Administrator

I am a Principal Pensions Administrator with over 20 years

of experience in pension administration. I have worked on a number of large pension schemes with complex benefit structures.

Outside of work, I enjoy spending time with my family and long walks with our dog.



Abi Finegan
Pensions Administrator

I have just over two years of pension experience, all of

which so far has been administering the Nationwide Pension Fund.

Outside of work, I live in London and can usually be found at a pub quiz with a pint in hand.



Katy Hancock
Senior Pensions Administrator

I've been working in pensions for three years now, all of which

I have spent administering the Nationwide Pension Fund.

Outside of work, I enjoy rugby, tennis and love scuba diving (just not in the frosty waters of England).



Hannah Brown
Pensions Administrator

I am a Pensions Administrator with two years of

experience working on the Nationwide Pension Fund.

Outside of work, I love adventure, whether that is hiking up real mountains or the imaginary mountains of Dungeons and Dragons.

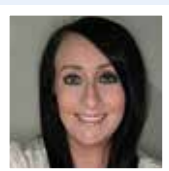


Stefan Barr
Senior Pensions Administrator

I am a Senior Pensions Administrator

with 14 years of experience in pension administration.

Outside of work, I am a retained fire-fighter and unwind by playing football, mountain biking, running and going hill walking.



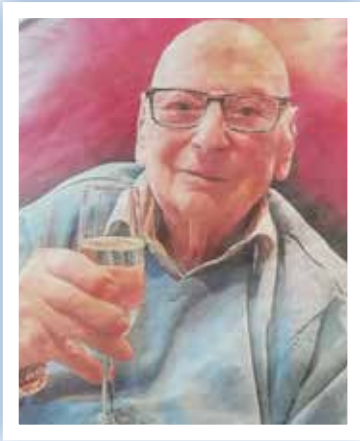
Karen Rogers
Pensions Administrator

I've worked in pensions for over six years, originally starting in

customer contact where I studied to gain the Award in Pension Essentials, which led me to my career in pension administration.

Outside of work, I enjoy spending time with family and friends, going out for dinner and treating myself to the occasional spa day.

Ron Priest's 100th Birthday Party



Nationwide Pensioner Ron Priest celebrated his 100th birthday on 30 March 2022 with his family, friends and a glass or two of champagne, saying “It feels very good. I’m waiting for the next birthday.”

Originally from Bermondsey in London, Ron joined Nationwide (then the Co-operative Permanent Building Society) in 1947 in the London Head Office Branch in New Oxford House. After moves to the Portsmouth and Chester branches, Ron became branch manager at Peterborough and then Luton, retiring from Nationwide in 1984 to live in the Bourne area.

Before joining Nationwide, Ron spent six years in the RAF as a rear gunner and completed 30 operations during World War II, receiving serious injuries on his last mission. RAF Coningsby Squadron Leader Mark Sugden (who is also in charge of The Battle of Britain Memorial Flight) made a presentation at Ron’s birthday party saying that “We have a debt to war veterans. If it was not for them our lives could have been very different”. Ron said, “We had scary jobs, but we succeeded in doing what we had to do.”

We would like to wish Ron a very happy birthday and hope his 101st is as special as this year.



Pensioner group contacts

Cheshire

- 📞 Jenny Wilson: 07887 554783
- ✉️ jenny.wilson44@btinternet.com
- 📘 Cheshire Building Society Work

Northampton

- 📞 William Partis: 01327 878818
- ✉️ bill_partis@hotmail.com

Somerset, Devon and Dorset

- Diana King
- ✉️ diking@btinternet.com
 - 📘 Nationwide Building Society
Staff Past & Present

East Anglia

- 📞 Deryck Chambers: 01223 500491
- ✉️ deryck.chambers@ntlworld.com

Swindon

- 📞 Dave or Jean Coe: 01793 813396
- ✉️ Deevee.coe@ntlworld.com
- 📞 June Phillips: 01793 520059

Greater London Area

- 📞 Liam DeRoe: 07960 447624
- ✉️ liamderoe@hotmail.com

Facebook groups are not run by the Society or the Fund.

Please contact Helen Washbourne if you'd like to become a contact for one of our groups, set up any new pensioner groups, update your contact details or send her news from your group meetings.

- 📞 07881 595153
- ✉️ helen.washbourne@nationwide.co.uk

Pensioner Group News

Northampton Pensioner Group NAC Pensioners Monthly Lunch Venue 2022 — Third Monday of each month 12 o'clock start

Grange Inn	Grange Park NN4 5DP	20 June
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Queen Eleanor	Wootton NN4 7JJ	18 July
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Grange Inn	Grange Park NN4 5DP	15 Aug
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Poppyfields	Duston NN5 6GT	19 Sept
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Sunnyside	Kingsthorpe NN2 7AG	17 Oct
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Queen Eleanor	Wootton NN4 7JJ	21 Nov
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Poppyfields	Duston NN5 6GT	12 Dec
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The **Swindon Pensioner Group** have been meeting for coffee mornings nearly every month at the Conservative Club in Old Town. This has become our new meeting venue and suits us all very well. After coffee and much talking and any announcements most of the group stay on for lunch.

We have a few dates arranged as follows:

- 2 June — Jubilee celebration lunch at Broome Manor Golf Club.
- 4 June — Seven-day Norwegian Fjords Cruise (11 of the group).

Note — “Nothing further arranged as yet, but we are looking at arranging some day trips later in the year.”

Society's Mutual Respect campaign

The pioneers of women's football



Miss Pat McGuinness 1958



The ladies touring team in Portugal

Back in the Summer of 1958 we celebrated one of our very own pioneers of women's football, Miss Pat McGuinness from the Manchester branch, who played for the 'Corinthian Ladies' football team, one of the leading ladies' teams in the UK at the time. The team was founded by Mr Percy Ashley in 1949, who was also the team manager with his daughter as the captain. The team even went on tour to Portugal and raised lots of money for charity, as well as a very respectable winning streak to boot!

Images from the Co-operative Permanent staff magazine 'The Pyramid' Summer 1958.



Sheila Parker MBE, England's first captain of the women's team

Today we are still promoting mutual respect and equality, on and off the pitch, through our partnership with England Football, and to celebrate 50 years of women's captains with our 'Where Greatness is Made' campaign. The very first England women's captain being Sheila Parker MBE. She is a former international footballer and captained the England Lionesses from 1972–1976. Sheila is a true pioneer of women in the sport and was the first person to officially captain the women's England team, in a 3–2 win over Scotland in 1972. We presented her with a 'Respect' plaque to be put in pride of place at her home club of Chorley F.C.



Society's Oakfield Development Scoops Coveted Housing Design Award as it Puts Community At Heart

In September 2021, Nationwide Building Society's not for profit development in Swindon — one of the UK's largest energy-efficient housing projects — has landed a prestigious housing award in recognition of its community-centric design.

The Building for a Healthy Life award, awarded by Design for Homes, comes as part of the Housing Design Awards 2021. It recognises housing developments which have been built to create places that are better for people and nature.

The £50 million Oakfield development will be one of the largest off-gas developments in the UK, with all 239 homes set to be EPC-A rated. Nationwide is fully funding the development and has brought together experts, such as Igloo Regeneration, Networks and PRP, to build homes which are fit for the future. The development will have a wide variety of homes, from two to four-bedroom terraced houses to smaller apartments, with 30 per cent allocated for affordable housing. Each property is built to leading environmental standards with a host of green innovations to help people live more sustainably.

Since announcing its intentions for Oakfield at the end of 2017, Nationwide has been in regular dialogue with local people, businesses, and community groups in Swindon, involving them to make sure the project meets their

expectations and needs. Such an approach meant there were zero formal objections when Nationwide submitted its plans for the site in 2019. Nationwide has continued to build relationships in the community and support local projects and activities. During the pandemic Nationwide partnered with Wiltshire Community Foundation (WCF) to create the Oakfield Community Response Fund to support local charities and community groups. More recently they have contributed £50,000 to WCF to kick start their Poverty Hurts appeal supporting people with the rising costs of living.

The first homes are expected to be ready to move into later in 2022.



You can find out more about the development at oakfieldswindon.co.uk or on Instagram @Oakfield_Swindon

Society's partnership with British Red Cross

Donations of over **£1 million** to Ukraine.

Nationwide are working to help those impacted by the situation in Ukraine. They've partnered with the British Red Cross, pledging to match donations by their members and colleagues up to £250,000.

Building society, worldwide — The Society was founded for a social purpose, grounded in the idea that more can be done together than can apart. They're run for the members' benefit as well as helping the communities around them, and at this time more than ever, the communities include those struggling overseas. That's why they're supporting people in Ukraine who have been forced to flee their homes. Those who are becoming separated from their families and loved ones, leaving the lives they've built behind.

What is Nationwide doing to help?

They're partnering with the British Red Cross — Nationwide want to have the greatest impact possible on those in need. So, they're using the partnership with the British Red Cross to support the emergency appeal for Ukraine. The British Red Cross is already established and doing excellent work in the area — they work with the Disasters Emergency Committee, a group of 15 member charities that are experts in humanitarian aid and specialists in different areas of disaster response. We know that not everyone will be able to send money at this time, but if you can please donate now at donate.redcross.org.uk/appeal/ukraine-crisis-appeal

They're making it easier to send international payments — If you wish to help those in need, Nationwide want to make it easier. That's why they're

temporarily suspending the £20 payment charge for making SWIFT payments to those countries most directly impacted by the war. This includes payments to Ukraine, Hungary, Moldova, Poland, Romania, and Slovakia. Go to www.nationwide.co.uk and select the Help menu to find out more about how to make international payments.

Nationwide are welcoming refugees to open a UK bank account — Opening a new bank account after moving overseas is a really important step in feeling established. The easiest way to apply for a new Nationwide account is online. Go to www.nationwide.co.uk for more information.

They've already donated over £1 million together — The extraordinary Nationwide members and colleagues have already donated over £750,000 to the British Red Cross' campaign. And Nationwide have donated an extra £250,000, bringing the total so far to over £1 million.

The British Red Cross are using your donations to:

- support hospitals and healthcare facilities;
- support fire fighters and civil protection units;
- train people up in life-saving first aid;
- help families stay in contact with each other;
- educate people on the risks of explosives;
- repair vital infrastructure;
- help to repair homes, healthcare centres, schools and community centres.

Nationwide working in partnership with Shelter — over 20 years together

As the UK's largest building society and the UK's leading housing charity, Nationwide and Shelter are both striving towards the same goal of tackling the housing crisis with a vision for everyone to have a place to call home.

By working together, they're giving much-needed support to those without safe, secure, and affordable homes up and down the country. That shared ambition is why Nationwide's partnership with Shelter has worked so well since they first teamed up in 2001. Over the duration of the partnership, more than £7 million has been raised by colleagues and members and that money has supported over 100,000 people through Shelter's helplines. In 2021-22, colleagues and members fundraised over £232,000 for Shelter which will make an enormous difference.

This year the Society has a £1 million donation agreement in place, which is funding Shelter's helpline advisors, community outreach to prevent people getting to crisis point and a policy officer role, making it possible for both organisations to work together on policy and campaigns that make a difference to people in housing need.

“Nationwide's funding for the helpline means we can answer calls every day from people on the brink of homelessness. It's a lifeline for so many, and without their support they would be helpless.”

Matt, Shelter helpline adviser

If you'd like to support Shelter, visit www.shelter.org.uk/nationwide



Don't let a scammer enjoy your retirement!

The Pensions Regulator has highlighted the potential risk of increased pension scam activity as fraudsters look to prey on people's savings.

Fraudsters are clever and know all the tricks to get you to hand over your savings.

Here are some helpful tips to help protect you and your pension savings from potential scams.

DON'T



- Accept offers from anyone who contacts you about your pension out of the blue — these could include a 'free pension review', a home visit or hand-delivered paperwork;
- Be lured into overseas investment deals — well known scams include unregulated investments in things like hotels and vineyards, where your money is also more at risk because it's difficult to access;
- Fall for 'guaranteed' returns — there's no such thing; and
- Be rushed into a decision because of a 'time-limited' offer.

DO



- Ask MoneyHelper for help if you have doubts. Visit their website **www.MoneyHelper.org.uk**;
- Financial Advisers are regulated by the Financial Conduct Authority, who publish details of who they've authorised to provide advice on pensions, check on their website **register.fca.org.uk**; and
- Call Action Fraud on 0300 123 2040 if you think you've been scammed and be sure to let us know too. It may not be too late to stop a transfer if it hasn't gone through.

Remember — if something sounds too good to be true, it probably is!

Additional protection when shopping online

To help protect you and your money from fraudsters, Nationwide are asking you more often to confirm it's really you when using a debit or credit card to shop online. Nationwide, alongside other regulated building societies and banks in the UK, have added extra security checks as part of what's called Strong Customer Authentication (SCA).

Not all retailers will be ready for these changes. So, if you're shopping online over the next few months, some of your payments may be declined. If this happens, it's unlikely to be a problem with your card. The retailer should be ready soon and you can contact them to see if you can pay in another way.

By asking you to confirm more of your online payments, Nationwide are keeping you and your money safer.