

Pensionwide

winter wellbeing

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Welcome to Pensionwide

We hope you enjoy this issue of *Pensionwide*. As ever, we aim to bring you news from Nationwide, information about pensions and help you keep in touch with former colleagues and friends.

In this issue there's the first of a regular series of articles from the Nationwide archives. Archivist Sara Kinsey looks into the Society's records to see how WW1 affected building societies and their staff (see page 5).



We also highlight some interesting news from Nationwide: on page 3 we report that Nationwide is investing more than £4 billion in a technology transformation to make sure the Society is ready for the next generation of digital innovation. You can also read about research into community spirit.

On page 4 you can meet Senior Manager Darren O'Neil who has been with the Nationwide Employee Pensions team for nearly 30 years. He looks back on some of the changes at work during that time, from technology to smoking in the office!



As winter sets in, on page 10 we look at ways to keep healthy and safe in the cold weather. And please do keep in touch with our pensioner groups – see pages 6 & 7 for our list of regional contacts.

We'd love to hear from you, so please send your letters to our Postbag (address on the right)

The *Pensionwide* editorial team

Anything to share?

Do keep sending us your news and views for *Pensionwide*, because we love to hear what you're doing in retirement and your memories of your time with Nationwide.



We welcome your letters, news, articles and photos. We also appreciate your feedback on *Pensionwide*, so if you have any comments on this issue, or suggestions about what you'd like to read in future issues, please get in touch.

Email us at pensions.team@nationwide.co.uk or write to us at *Pensionwide*, Employee Pensions Team, Nationwide House, Pipers Way, Swindon SN38 2GN.

i If for any reason you would prefer not to be sent *Pensionwide*, please contact the Employee Pensions team. Email us at the address above or call us on 01793 655131.

Useful contacts

Citizens Advice Bureau
3444 111 444 www.citizensadvice.org.uk

Money Advice Service – free, unbiased advice on finances
0800 138 7777, www.moneyadviceservice.org.uk

Mailing Preference Service – to reduce junk mail
0207 291 3310, www.mpsonline.org.uk

Telephone Preference Service – to reduce cold calling
0345 070 0707, www.tpsonline.org.uk

Action on Elder Abuse
0808 808 8141, www.elderabuse.org.uk/helpline

Age UK
0800 055 6112, www.ageuk.org.uk

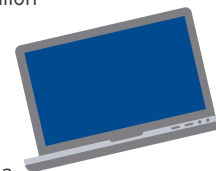
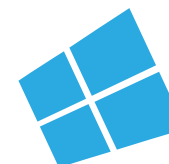
Elderly Accommodation Counsel – advice and guidance
0800 377 7070, www.eac.org.uk

Independent Age – advice and help for older people
0800 319 6789, www.independentage.org

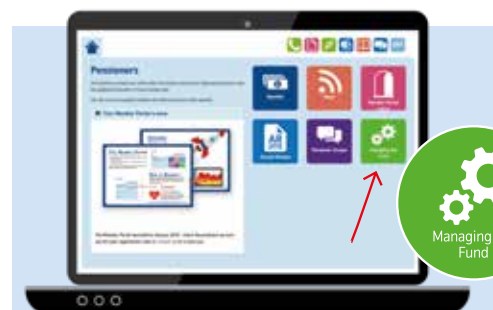
Pension Credit Claim Line
0800 99 1234, www.gov.uk/pension-credit/how-to-claim

Nationwide's BIG investment

Nationwide is investing more than £4 billion in technology transformation to make sure the Society is ready for the next generation of digital innovation. The investment will include a new UK technology hub and up to 1,000 new jobs. Nationwide will invest £4.1 billion over the next five years, integrating IT services and preparing for the future. The Society will also continue to invest heavily in branches, integrating video, social media and face-to-face channels, so members have a choice of ways to contact Nationwide.



£4.1B
the amount Nationwide will invest over the next five years



Thanks Andy... and welcome Laura

Andy Townsend, one of our Society appointed Trustee Directors, left the Trustee Board in July 2018. We'd like to thank Andy for his contribution to the Board over the last six years.

Laura Faulkner joined the Board in November 2018 and is Nationwide Building Society's Chief Procurement Officer and Director, Supply Chain Management. While new to being a pension trustee, Laura has extensive experience in supply chain management and strong commercial and communication skills.

You can see all the Trustee Directors on our website by clicking the green Managing the Fund button on the bottom right on each member landing page.

Do more on the Member Portal

You can now do more on the Member Portal, making it easier than ever to keep your personal details up to date.

We launched the secure Member Portal earlier this year, where you can see your personal contact details and let us know if your information changes, by editing them online.

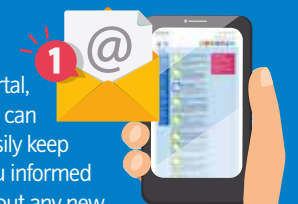
We've recently added the option for you to tell us quickly and securely if you want to

change the bank account your pension is paid into. You can also tell us who you'd like to receive any cash or pension benefits in the event of your death and see your current pension benefit.

We'll continue to improve the Member Portal so it meets your needs; in 2019 you'll be able to see your pension benefit increase, with both your current benefit and your last pension amount on the screen. By registering on the Member

Portal, we can easily keep you informed about any new developments.

To register, you should have received your personal unique code by mail. If you've misplaced it, please call the Employee Pensions team on 01793 655131.



Meet Darren O'Neil



There was just one computer and you could smoke in the office when Darren O'Neil joined the Nationwide Employee Pensions team nearly 30 years ago. *Pensionwise* asked him how supporting our pension scheme has changed over the years.

Tell us about your career with the Society

I spent a year with the Royal Mail after leaving school then joined Nationwide in Swindon working in the Post Room. I joined the Employee Pensions team in a junior admin role and progressed through the Admin/Operations side. I became an Assistant Manager, Manager, then Senior Manager. We're a team of 23 people and having worked in lots of roles across the team has given me an insight into the challenges and pressures they face.

What changes have you seen?

When I started we had one computer that held our member records and we had to take it in turns to use it – this meant being very patient at times, especially if you had an urgent case! We also typed up payslips, and all our letters were hand written, then typed by our Administrators.

People were allowed to smoke in offices back then, but in fact I was the only one in the Employee Pensions team to smoke so I'd leave the room if I wanted one. Many of the offices carried a smog all day, with so many smokers. I gave up the habit many years ago!

The Society has grown considerably since the early days, when I used to know many of our members. There's a faster pace now and we work hard to keep up with the demands while maintaining accuracy and providing an excellent service to all our current and former employees.

Technology has made an enormous difference, and we've removed loads of paper from our processes: it used to take us three or four days just to print member statements. People were more inclined to write or telephone, whereas now they can find most

things for themselves online. We'll never remove paper totally though!

Have you enjoyed your job?

I've enjoyed my time here and I still have some way to go until I retire! I've worked with some fantastic people, many of whom have spent the majority of their working life at Nationwide, like me.

It's also great to have people join us from other organisations, because we can learn from them and take on some of the best practices they adopted externally.

What are the challenges?

Regulations are always changing, although I think they used to be more complex than they are today.

The biggest challenge is the range of pension options. Options and choice are very good, but they add complexity and the need for information.

Another huge challenge is the pace of technological change. People are used to accessing data using mobile devices, so we need to deliver similar solutions with regard to their pensions. The Member Portal on our internet site is one example.

What about the future?

I think the way we administer the scheme will change considerably due to advances in technology. The Society is introducing things such as 'robotics', which can process huge volumes of work.

Our pensioner population will soon be our largest community so we need to make sure that we can deliver an excellent service as more people move into retirement.

Peace at last



This year is the centenary of the Armistice, marking the end of the First World War. Nationwide Building Society's Archivist Sara Kinsey has been looking into the Society's records to see how building societies fared during the conflict.

At the outbreak of war, building societies braced themselves for the worst. Would depositors pull their money out? Would all the staff join up? Would there be widespread destruction to properties from Zeppelin attacks?

With calm efficiency, building societies found ways to face each problem as it arose. By 1915, the *Building Societies Gazette* was able to report: "Short of a Zeppelin raid pounding all our cities to ruins, we see no possibility of any building society actually coming to grief, for apart from our principles there is the character of the men who have the carrying of them out. Under their guidance the building society will emerge triumphantly from these dark horrible days."

Soon, it wasn't just men carrying out the work: as staff joined up, their jobs were filled by new women. For instance, in July 1916, the directors of the Northampton Town and County Building Society recorded that: "An advertisement be placed in the local paper for temporary clerks, Ladies or Gentleman."

The first two ladies – Miss Jarvis and Miss Orbell – duly joined the staff. Much later, Miss Orbell's grand-nephew joined the Anglia



Left: Family photo of Miss Bessie Orbell, who joined the Northampton Town and County Building Society in 1916
Picture courtesy of Phil Orbell

Building Society and retired from Nationwide only last year!

There were casualties among the staff who joined up. In August 1916, a dry entry in the board minutes of Nationwide's parent, the Co-operative Permanent Building Society, recorded: "Agencies. Brockley. Mr W Hughes. Tadcaster. F Poole. It was reported that these two agents had been killed in action. The secretary was instructed to write letters of condolence to their relatives."

Given the timing, it's likely they fell at the Battle of the Somme. We laid poppies in their honour on Remembrance Sunday this year.

As the war drew to a close, building societies turned their attention to rebuilding the country. At their 1918 AGM, the Co-op Permanent's Chairman drew attention to the "Magnificent spirit which animated its staff" and how this could be put to good use after the war when there would be "plenty of work for building societies to do".

As staff returned to their posts, and the world returned to peace, building societies played a big part in building homes fit for heroes. It's a role Nationwide is proud to continue today.



Diary dates



Stay connected through the Nationwide Pensioner groups website

Provided by pensioners for pensioners, it's here you can find all the Nationwide pensioners' groups information: <http://nationwidepensioners.btck.co.uk/>. It lists all the pensioners' groups and contacts, making it easy for you to find out about meetings and social events. All group organisers can submit updates and news via the website, which is updated regularly. Some groups organise coffee mornings or pub lunches and some offer a range of other activities as well.

EAST ANGLIA

The next East Anglia group's bi-annual lunch will be in April 2019 in Swaffham, Norfolk. All are welcome, says group contact Deryck Chambers, and he suggests that people living near enough to each other could share their travel arrangements. Please contact Deryck for more details or to offer or request a lift. He's on 01223 500491 or at deryck.chambers@ntlworld.com.

HINCKLEY GROUP

Reduced numbers mean that our Hinckley Pensioner Group is closing and the lunch planned for November 2018 was cancelled. John Warrack wrote to the Employee Pensions team to say: "I am sorry to have to inform you that following our very reduced numbers at the last lunch in November 2017 and similar numbers in May 2017 we feel that, following the sad loss of some of our members over the last few years, the time has come to call it a day.

"Please accept my grateful thanks and also those of Ann Cotton, who organised the lunches

before I took over, and not forgetting Derek Loakes for all his hard work and enthusiasm. Thanks also to those of you who attended over the years, particularly those who used to travel down from Lancashire, Manchester, Grimsby and parts of Lincolnshire."

And thanks to you John for all your work for the group.

NORTHAMPTON

Our Northampton Pensioner Group members are looking forward to some sociable and – hopefully – tasty lunches next year. As *Pensionwide* went to press, they were due to enjoy their Christmas lunch on 10 December at the Northampton Admin Centre (NAC).

Treasurer Pat Jones tells us that the group has a full calendar of pub lunches arranged for 2019. You don't need to book to join a monthly lunch – just turn up around noon. The only exception is the Christmas lunch, which needs to be booked in advance.

21 January – Mandarin Buffet, Weston Favell NN3 8JL

18 February: Queen Eleanor, Northampton NN4 7JJ

18 March: carvery at Poppy Field Farm, Duston NN5 6GT

15 April: carvery at The Quays, Billing NN3 9DA

20 May: Grange Inn, Grange Park NN4 5DP

17 June: Hungry Horse, Sixfields NN5 5QL

15 July: Toby Carvery, East Hunsbury NN4 0TG

19 August: Billing Mill, Billing NN3 9EX

16 September: Queen Eleanor, Northampton NN4 7JJ

15 October: carvery lunch at Poppy Field Farm, Duston NN5 6GT

18 November: carvery at The Quays, Billing NN3 9DA

9 or 16 December: NAC (need to book)

For details or to book for Christmas 2019, contact Pat Jones on 01604 948463.

SOMERSET, DEVON AND DORSET

Our Somerset, Devon and Dorset group members keep in touch through their area group

{Group news}



Facebook page <https://www.facebook.com/groups/1633280563594043/>. Diana King says Nationwide pensioners and current employees in the West Country use the Facebook group to chat and to arrange events. New Facebook group members are very welcome – just go to the page and join the group to connect with former colleagues.

★ You can keep in touch with former colleagues online via the national Nationwide pensioners' Facebook group. The Facebook group, called Ex-Anglia and Nationwide Employees, is for all retired employees and members would be delighted to hear from you. If you're already on Facebook you can just join the group. If not, simply search for Facebook and follow the instructions.

Pensioner group contacts

Bexhill-on-Sea

J Porter
☎ 01424 215521
Joan Holland
☎ 01424 214566

Cheshire

Jenny Wilson
☎ 01625 612733
✉ jenny.wilson44@btinternet.com

Northampton

P Jones
☎ 01604 948463
William Partis
☎ 01327 878818
✉ bill_partis@hotmail.com

Somerset, Devon and Dorset

Diana King
✉ diking@btinternet.com

Swindon

David Coe
☎ 01793 813396
✉ Deevee.coe@ntlworld.com
June Phillips
01793 520059

East Anglia

Deryck Chambers
☎ 01223 500491
✉ deryck.chambers@ntlworld.com

Covent Garden

Mike Sismey
☎ 01425 479176
✉ thesismey@gmail.com

West Midlands

We are looking for a contact for our West Midlands Group. If interested, contact Helen Washbourne
☎ 07881 595 153
✉ helen.washbourne@nationwide.co.uk

Community spirit alive and well

Community spirit is thriving according to research by Nationwide.

In the growing age of social media, the survey of 2,000 people showed that community spirit is far from dead, with neighbours regularly socialising and coming together to help each other.

Two thirds of the people questioned feel there's a strong sense of community where they live, with the East Midlands coming out top. And eight in ten people believe that their communities would come together in times of need.

Almost six in ten people socialise with neighbours and almost one in five consider them close friends.

More than four in ten rely on their neighbour and just under a quarter has a neighbour who relies on them.

Ways of helping include taking in the post, collecting a parcel, watching the house while neighbours are away, putting out the bins and looking after pets.



People say they build community spirit by helping elderly neighbours and raising money for local charities. Some go even further, with seven per cent saying they'd consider selling their home below the asking price to ensure they get the right people moving into the community.

The survey was undertaken to highlight the importance of

7%
said they'd consider selling their home below the asking price to ensure they get the right people

everyday people helping everyday people to do the things they can't do alone – the founding principles of Nationwide Building Society.

Nationwide's Head Archivist Sara Kinsey said: "It's great to see in modern day Britain that a strong sense of community spirit still exists. It dispels the myth about community spirit being an old-fashioned concept. As the research shows, it is very much alive and kicking in 2018 – just as it was when we were founded in 1846."



4 in 10
rely on their neighbour

Saving for children's futures

A new account has been launched for parents saving for their children's futures while giving parents access to the money.

The Future Saver account was designed in response to member feedback that showed parents wanted a savings account that allowed them to withdraw money if needed.

Parents can invest up to £5,000 per annum in the Future Saver account, which is written in trust for the child and allows one withdrawal per year with no impact on rate.

3.5%
Competitive rate for parents who hold a Nationwide account

Parents with a Nationwide main current account will be rewarded with a highly competitive rate of 3.50% AER; others will receive 2.50% AER.

Tom Riley, Nationwide Director of Savings, said: "Our new Future Saver account offers

a highly competitive rate of interest to help parents and children save for the long term so that their dreams can come true, whether it's funding a place at university, buying a new car or getting on the housing ladder."

All other children's savings accounts have now been withdrawn.



New Chief Operating Officer

Patrick Eltridge has been appointed Nationwide's new Chief Operating Officer (COO). He's joining next February, and will become a member of the Society's Executive Committee.

Patrick's career spans financial services, telecommunications, start-ups and management

consulting. He has been Group Chief Information Officer at Royal Bank of Scotland since 2015.

Patrick, whose appointment is subject to regulatory approval, has deep expertise in technology development and operations, resilience, innovation and transformation. As COO, he'll

focus on Nationwide's IT infrastructure, ensuring that innovative technology will help the Society deliver value, trust and service for members. Patrick will lead this important agenda by building on the strong foundations that have already been laid.

Eat well

Foods to support your immune system include echinacea, garlic, ginger, turmeric and mushrooms. Add all of those to a stir-fry and you have a super-healthy meal. Choose citrus fruits for vitamin C, vegetable oils for vitamin E, sweet potatoes and carrots for beta carotene and leafy green vegetables for iron. Vitamin D boosts the immune system yet 75 per cent of people don't get enough. It's in foods including fresh salmon, tuna, eggs and orange juice.

To feel your best, cut down on animal fats, sugar, alcohol, caffeine and highly processed carbohydrates such as biscuits. But don't forgo the occasional treat!

Be prepared

There may be days when it's impossible to get out so make sure you have a few essentials such as tinned soup and some meals in the freezer. Stock cold and flu remedies and painkillers too in case you suddenly feel unwell.

Stay up to date

Stay up to date with eye and hearing checks. If you take any medication for ongoing health conditions, make sure that you never run out.

Keep active

At this time of year it's all too easy to slump in front of the television but keeping active is vital. You'll feel better after a brisk walk as long as you're warmly dressed. If it's too cold to get out, try some indoor exercises.



Keep healthy

The flu vaccine is free for everyone over 65 so ask at your doctor's surgery. Be extra vigilant about hand washing in cold and flu season.

Grandchildren seem to harbour nasty viruses so make sure they wash their hands too. Drink plenty and don't soldier on if you feel unwell; give yourself time to recuperate.

Keep warm

It's recommended that we should heat our homes to around 18°C to 21°C. Regular hot drinks and meals keep you warm too. A proper log fire is a winter treat but make sure you have your chimney swept every few years and invest in a carbon monoxide monitor.

Sleep

Sleep boosts your immune function but if you're woken by an alarm every day you're not sleeping enough; ideally you should wake naturally before it's time to get up. Try some gentle exercise then go to bed earlier and your sleep pattern will adjust.

Go out

Some say there's no such thing as bad weather, only inappropriate clothing. Try to get a little fresh air even if you go no further than the garden to feed the birds. It's wise to avoid slippery conditions but if you do go out wear shoes with good treads or a pair of ice grippers that attach to your shoes.

75%

of people don't get enough vitamin D. It's in foods including fresh salmon, tuna, eggs and orange juice.

Boost your winter wellbeing

It may be dark and chilly but there's plenty you can do to boost your wellbeing. Read our tips on staying healthy and happy this winter.

Stay in touch

Stay in touch with friends and give your phone number to vulnerable neighbours in case they need an emergency contact.

{and finally}

Stay a step ahead of scammers



Scams are getting more sophisticated and prevalent so it pays to be more vigilant than ever.

Pensions-related scams are among the most lucrative. Government figures show that fraudsters unlawfully obtained nearly £5 million by targeting private pensions in the first half of 2017 and around £43 million since April 2014.

The Government has pledged to ban all cold calling about pensions, by phone and email, except calls from legitimate companies when a consumer has asked for information or is a client.

But it's feared that many companies will move their operations abroad to avoid prosecution, so please stay aware.

Remember that no one from Nationwide or any other reputable building society or bank will ever ask for pin



numbers, full password or sensitive information over the phone or by email. Neither will they ask you to move money into another account. If in doubt, check back on a phone number or email address you know and trust.

i Nationwide has signed up to the national industry-wide Take Five anti-fraud campaign (<https://takefive-stopfraud.org.uk>) to help educate people about scams. We'd encourage you to take five minutes to have look at the website and familiarise yourself with the advice there.

Overseas pensioners – Western Union letter

If you live abroad, by now you'll have received a letter from us asking you to confirm your details and eligibility using a Western Union branch.

While it's sensible to be wary about letters and calls relating to your pension, we'd like to reassure you that this is a legitimate message.

Our partnership with Western Union Business allows us to send your pension payments directly to you in local currency. We've agreed favourable exchange rates and it's a quick and secure process, avoiding further currency exchange costs.

i If you're interested, or moving abroad, and would like your pension sent via Western Union, please let the Employee Pensions team know and we'll send you a mandate form. Email us at Pensions.team@nationwide.co.uk, call +44 (0) 1793 655 131, or you can write to the address on page 2.



Youshop: Some of you have previously benefited from youshop retail shopping vouchers. However, the very poor take-up over the last few years against the cost of administering the scheme unfortunately means that we can no longer offer youshop after the end of this scheme year.

Annual Review is online

The 2018 digital Annual Review is now ready to read on the Nationwide Pension Fund website.

The Annual Review includes an updated financial position and is full of interesting articles and videos about the Fund and how it's administered. You can read it at www.nationwidepensionfund.co.uk.

