# Taking your money out of Nest before age 55 if you're unable to work

## Taking early retirement before age 55 as you're unable to work

You may be able to access your pension before age 55 (57 from April 2028), if a **Registered Medical Practitioner (RMP)** – a doctor registered with the UK's General Medical Council or a similar overseas council – confirms you're unable to work now and in the future, due to a physical or mental condition.

This would mean you're unable to continue any occupation, in any job, not just your recent employment.

If you're 55 or over, you won't have to fill this form, and you can take your pension the usual way from your online account.

## How to apply

You'll need to download the form, fill it in and send it back to us.

There are 2 parts to this form:

- **Part 1: Your personal details** – you'll need to complete this part.
- **Part 2: Information from your RMP about your illness** – your RMP needs to complete this part, not a nurse.

## How to return the form

There are 2 ways to do this:

- **Through your Nest secure mailbox:** you'll find this in your online account. We recommend you use this option as it's quicker and avoids postal delays. Just download, print and fill in the form. Once you've signed it, you can scan or take a picture and then send it through your secure mailbox.
- **By post:** you can also send your completed form to: Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY.

## What happens next

Once we receive your completed form, we'll check if you qualify for this or any other retirement options. We'll get in touch if we need any further information within 10 working days.

## Online help and support

For online support and answers to most-asked questions, please visit our member help centre at **nestpensions.org.uk/schemeweb/memberhelpcentre**

If you need to speak to someone, or if you need more information on taking your money out, you can call us on **0300 020 0090**.

## Beware of pension scams

Anyone can be a victim of a pension scam. It's important that you can spot, avoid, and report them when they happen. To find out more about pension scams, read our guide 'Taking your money out of Nest' at **nestpensions.org.uk/taking-your-money-out**

## Get further guidance

Pension Wise is a government service by MoneyHelper that offers free, impartial guidance to help you with your financial decisions.

You should use this service to understand the different ways to access your pension pot(s), and which one may be best for you.

For more information call MoneyHelper on 0800 138 3944 or visit their website at **moneyhelper.org.uk**

## Part 1

**Complete each section carefully with the correct details, using black or blue ink and in block capitals.**

## For you, the member, to fill in

### Your personal details

First name

Last name

Nest ID

Date of birth

National Insurance number

Phone number

Email address

Please read the information in this section and sign the 'Declarations' at the end.

## Data protection: How we use your information

The personal information we collect about you may include what's known as special category information, for example, your health information. We need this to check whether you qualify for the retirement option you've requested.

We'll keep any personal information we receive from you or third parties confidential. But we may use it or share with trusted third parties, such as Registered Medical Practitioners (RMPs), third-party administrators, insurance industry bodies, or HM Revenue and Customs, for things like administration, complaints, audits, or claims.

You can read our full privacy notice, which explains how long we keep your information and how it's protected at **nestpensions.org.uk/personal-information-members**

### Consent to process your information

We need your consent to process the information on this form. Without it, we can't go ahead with your request to take money out.

You have the right to withdraw your consent at any time. This won't affect any processing we've already completed before your withdrawal request. To withdraw consent, contact us on **0300 020 0090**.

### Who we must report to HMRC

HMRC requires us to report if certain individuals are taking money out of Nest on the grounds of ill health. We must inform HMRC if you're, or have been within the last 6 years:

- an employer, or a director of an employer's organisation that uses Nest.
- a family member - either directly or through marriage or civil partnership of an employer, or a director of an employer's organisation that uses Nest.

☐ Please tick this box if you're part of either of the categories above

Please read the information in this section and sign the 'Declarations' at the end.

## Your declarations

- I confirm that all the information I've given is true, correct, complete and up to date to the best of my knowledge.
- I'm not employed now, and I won't be able to return to any type of occupation in the future because of my physical or mental condition.
- I understand that I'm responsible for any costs charged by my doctor for completing part two of this form.
- I am giving you my consent to get in touch with my doctor to discuss the information provided on part two of this form, if needed.
- I've read the 'Data Protection: How we use your information' section above and I give my consent for you to process my information, (including special category information) for the purposes described above.

Sign and date below to confirm that you agree with all the statements above.

Signature

Date

## Part 2

**Complete each section carefully with the correct details, using black or blue ink and in block capitals.**

## For the UK Registered Medical Practitioner (RMP)

You must be registered as a doctor with the General Medical Council (GMC) to fill in this part.

### Patient's details

First name

Last name

Date of birth

## Confirming the patient's condition

I confirm that this patient is unable to work now and, in the future, in any occupation because of their physical or mental condition.

Yes

No

### Your details

First name

Last name

GMC reference number

Surgery or hospital stamp

Signature

Date

## Part 2

**Complete each section carefully with the correct details, using black or blue ink and in block capitals.**

## For the Non UK Registered Medical Practitioner (RMP)

If you practise medicine outside the UK, please tell us the name of the medical regulator you're registered with and your registration number.

### Patient's details

First name

Last name

Date of birth

## Confirming the patient's condition

I confirm that this patient is unable to work now and, in the future, in any occupation because of their physical or mental condition.

☐ Yes ☐ No

### Your details

First name

Last name

Name of your medical regulator

Your registration number

Surgery or hospital stamp

Signature

Date