

Pensionwide

CELEBRATIONS

Branch birthdays / 04

FRIENDS REUNITED

Marlborough's 'Fab Four' / 07



Festive fun

Christmas quiz / 12

Welcome to Pensionwide

We hope you enjoy this issue of *Pensionwide*. The magazine is changing next year to include news for deferred Nationwide Pension Fund Members (see opposite).

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 we look at pensions and investment scams on page 3. Do you know how to spot a scam? You can take the Financial Conduct Authority's quick quiz to find out.

There are photos from a recent reunion of former Marlborough colleagues on page 7 – some of them hadn't met for 30 years. On page 10 we look at volunteering opportunities while on page 4 there's news about Society branches celebrating their anniversaries.

Our pensioner groups report on their activities on page 8. They all welcome new members so if you or any former colleagues would like to get involved please get in touch with your local group.

We'd love to hear about your retirement or memories of your time with the Society and its predecessors. Please send your letters to the address on this page and tell us about your recent activities, trips, hobbies and events. We'd also welcome your views on *Pensionwide* and what you'd like to see in future issues.

All the Nationwide Employee Pensions team wish you a very merry Christmas and a wonderful year ahead.


The *Pensionwide* editorial team

What would you like to read?

We're planning to share *Pensionwide* with more members of the Nationwide Pension Fund next year, adding deferred members to our audience.

We'd very much like to know what you enjoy reading in the magazine so we can keep the 'best bits' as well as introducing new content, so if you have any comments on this issue, or suggestions for future issues, please get in touch.

And 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. Call Helen Washbourne in the Employee Pensions team on 07881 595153 or email her at helen.washbourne@nationwide.co.uk.

 If you no longer want to receive *Pensionwide*, please contact Helen Washbourne (details above). Email us at pensions.team@nationwide.co.uk or write to us at *Pensionwide*, Employee Pensions team, Nationwide House, Pipers Way, Swindon SN38 2GN.



Annual Review is online



The 2019 digital Annual Review is available to read on the Nationwide Pension Fund website.

The Annual Review includes an updated financial position on key topics affecting the Fund, especially around Fund finances and investment, as well as funding. There's a message from Pete Wilkin, Chair of the Nationwide Pension Fund Trustee Board, and you'll find interesting articles and videos about the Fund and how it's run.

You can read it at

www.nationwidepensionfund.co.uk

Can you spot a scam?

Think you know how to spot a pension or investment scam? Take the quick quiz on the Financial Conduct Authority's website to see how you do.

The quiz at <https://www.fca.org.uk/scamsmart> asks questions such as: You are contacted by a company and offered a free pension review. Would you accept or decline? The answer, as we're sure you know, is decline, as professional advice on pensions is rarely free. A free offer from a company you've not dealt with before is probably a scam.

If you're ever in doubt about a company, you can check if they are registered with the Financial Conduct Authority (FCA). Almost all financial services firms must be

authorised by the FCA – if they're not, it's probably a scam.

The FCA advises that you check the Financial Services Register via their website, rather than through links in emails or on the website of a firm offering an investment. If there are no contact details on the Register, or if the firm claims they're out of date, you can call the FCA's consumer helpline on 0800 111 6768.

If you're dealing with an overseas firm, you should check the scam warnings from foreign regulators.

Why use an authorised firm?

If you use an unauthorised firm, you won't have access to the Financial Ombudsman Service or Financial Services Compensation Scheme if things go wrong – and you're unlikely to get your money back.

If you use an authorised firm, protection will depend on the investment you are making and the service the firm is providing as not all investments are regulated by the FCA. There's more information on the FCA website.



Keep up to date on the Member Portal

Are you using our Member Portal to keep your personal details up to date?

You can find lots of information and some video guides at www.nationwidepensionfund.co.uk as well as your access to the secure Member Portal.

You can already tell us

quickly and securely if you need to change the bank account your pension is paid into, complete an Expression of Wish form and see your current pension benefit.

And if any of your personal contact details change, you can edit them online too.

When you're registered on the Member Portal, we can easily tell you about any new developments. If you haven't registered yet or have mislaid the personal unique code we mailed to you, please call the Employee Pensions team on 01793 655131.

{celebrations}

Birthday celebrations

The branch birthday project – helping Nationwide branches around the country mark their milestone anniversaries – has been a great success this year, with over 60 branches holding parties and celebrating with their local communities.

Branches have welcomed former staff to join them too. As *Pensionwise* was printed, the final celebrations for 2019 were due to take place at Borehamwood, Leigh-on-Sea, Tottenham, North Hayes, Cheshunt, Walkden, Parkstone, Potters Bar, Newmarket, Stretford, Gosforth and Chester-Le-Street.

Eastleigh branch's 40th birthday in October was a great example of how these events can bring different parts of the community together. The Police



delivered a fraud session for our members; the local Mayor and MP dropped in to cut the cake and sing Happy Birthday, while the Town Rangers joined in the fun with lots of goodies to give away. The staff arranged a cake sale to raise money for local charities and everyone was entertained on the day by magician 'Magic Charlie'.

Plans for next year's parties

are underway with around 100 branches reaching milestone birthdays during 2020. From Inverness to Penzance, and from Caernarfon to Lowestoft, there will be big birthdays all across the country so look out for an announcement in a branch near you.



Comedians get serious about saving



You've probably seen the Society's PayDay SaveDay campaign that encourages people to put a little bit aside on the day they're paid. The ad campaign features stand-up comedians talking about being bad with money. But it's no laughing matter that 11.5 million British adults have £100 or less in savings, and half of twenty-somethings having no savings at all.

The advice is that rather than wait and see what money you have left at end of the month, save a little the day you're paid – or receive your pension – and you'll have more success.

Nationwide has an online guide to managing money and a free online budget calculator on the Society's website.



Is your Wi-Fi security up to scratch?

Did you know that your router can be hacked? Cyber criminals can hack into Wi-Fi routers to spy and steal information.

In a recent survey from Nationwide, nearly half of the 2,000 respondents didn't know how to change their router password. It's important to find out how – it's much easier for criminals to hack a weak password than a strong one.

And you have to be vigilant if you use Wi-Fi outside your home too, because it's much more easily

hacked than your Wi-Fi at home, or the safer 4G network.

Nationwide has three tips for keeping your data safe:

- Change your router password: while the password you get with the router may look random, it isn't. Go online to the router provider's website and change the password to a complex one.
- Run firmware patches regularly: just like you update your smart phone or laptop, you need to update your router. Companies detect new threats all the time

and regularly running updates will offer you the best protection. Ask your router provider if you're not sure how.

- Don't access sensitive information through public Wi-Fi: it's unencrypted and therefore easier for cyber criminals to hack. Avoid accessing banking details or emails and where possible use a Virtual Private Network (VPN).
- For more information on stopping cyber criminals visit the fraud awareness hub on Nationwide's website.

Downsize? Not us!

20%
of over 55s
dismiss the idea
of downsizing

Despite assumptions that most older people plan to downsize from the family home, new Nationwide research shows that only a third of over 55s aim to move to a smaller property.

In fact one in five (20%) dismiss the idea of downsizing, saying their next home move will be to a similar sized or larger property. And more than half of the over 55s surveyed said they see their current property as their 'forever home'.

Reasons for staying put include space (49%), needing room for family (22%), space for possessions (18%) and to enjoy their hobbies (10%). Others said they liked the location of their homes and wanted to stay near family.

Just over a third (36%) want to downsize in retirement, according to the research which



contradicts the idea that most pensioners dream of a small, easy to maintain home.

Around a quarter would consider using equity release to allow them to stay in their homes; respondents said they have, on average, £115,559 in equity.

Nationwide was the first high street lender to offer a full suite of mortgage products designed to help people access the value in their homes in later life, helping them to live comfortably in retirement.

Jason Hurwood, Nationwide's

Director of Home Propositions, said:

'The perception that all older people want to downsize to much smaller properties is outdated and clichéd. However, remaining in a larger property may have financial implications in later life, from mortgages to maintenance.'

'With many retirees being property rich and cash poor, planning for the additional costs that may be needed is essential. Nationwide offers a range of Later Life Lending options as we are seeing more demand from older people to realise money through their homes – from unlocking the value for projects including fixing long-standing maintenance issues, creating new space, updating tired rooms, adapting the property for old age or taking their mortgage into retirement.'

Useful contacts

Citizens Advice Bureau

03444 111 444,

www.citizensadvice.org.uk

Money Advice Service

Free, unbiased advice on finances

0800 138 7777

www.moneyadvice.service.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

Action Fraud

To report fraud and cyber crime

<https://www.actionfraud.police.uk>

0300 123 2040

‘Fab Four’ organise Marlborough reunion

Some of them hadn’t met for more than thirty years, but that didn’t stop former Marlborough colleagues having a wonderful time at a recent reunion.

The 89 ex-colleagues met at the Marlborough Golf Club in October for a lively reunion, catching up on news and renewing friendships after 27 to 34 years. They were all members of staff of the then Regency and West of England/Portman Building Society from 1985 to 1992, based in the head office in Marlborough. Many of them are Nationwide pensioners and some still work for the Society.

Ken Culley, the then Chief Executive, gave a short speech reflecting on the time they had all spent in Marlborough, and said it seemed that most people enjoyed working there. He also mentioned those ex-colleagues who were no longer with us.



Ken thanked the organisers, Jenny Rundle Hocking Hall, Ian Philpott, Lesley Fancett and Elaine Raisey, calling them ‘the Fab Four’. He praised them for all their hard work in searching for 268 colleagues in just nine weeks and organising the well-attended event.

It was all worth it. Jenny Hall (nee Hocking) tells us: ‘As you can see from the photos, it was obviously a resounding success, and hopefully those attending took away contact details of friends they may have lost contact with.’



“

“It was a resounding success, and hopefully those attending took away contact details of friends they may have lost contact with.”

Jenny Hall



Diary dates

COVENT GARDEN

Our Covent Garden pensioners are meeting for their annual lunch on Tuesday 12 May 2020 at St Katharine Docks next to Tower Bridge.

Lunch is in the Slug and Lettuce pub and people are welcome to arrive early to have a drink with friends and to stay afterwards for a chat. It will be a pleasant setting for lunch as the whole dock is surrounded by restaurants and bars with a fantastic view of the boats on the water.

Getting there:

District and Circle line to Tower Hill
Bus 15 from Regent Street to Tower Hill
Bus 188 from Euston stops at Tower Bridge Road, just the other side of the bridge.
Bus 43 from Barnet to London Bridge stops at Monument, a short walk from the venue.

The group also organises an annual walking holiday. Contact them for details if you're interested.

EAST ANGLIA

There could be change of location for the group's next bi-annual lunch in April. A new venue was discussed at the October get-together. The group has been meeting at The George Hotel, Swaffham, for a few years but is now considering a different venue near Kings Lynn. Members who know the area and the pub have been asked for feedback, but a decision on the venue will not be made until after *Pensionwise* is published. Anyone who is interested in going to the lunch but is not on the group's communication system can contact Deryck Chambers (details opposite).

Pensioner group contacts

Cheshire

Jenny Wilson
☎ 07887 554 783
✉ jenny.wilson44@btinternet.com

Northampton

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

Somerset, Devon and Dorset

Diana King
✉ diking@btinternet.com

Swindon

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

NORTHAMPTON

The Northampton group has a programme of pub lunches planned for 2020. There's no need to book, just turn up around midday.

Jan 20: Mandarin Buffet, Weston Favell (set price) NN3 8JL

Feb 17: Queen Eleanor, Northampton NN4 7JJ

March 16: Poppyfield Farm (carvery) Duston NN5 6GT

April 20: Grange Inn, Grange Park NN4 5DP

May 18: Sunnyside, Kingsthorpe NN2 7AG

June 15: Hungry Horse, Sixfields NN5 5QL

July 20: Mandarin Buffet, Weston Favell (set price) NN3 8JL

Aug 17: Overstone Manor (carvery) Sywell Lane NN6 0BB

Sept 21: Queen Eleanor, Northampton NN4 7JJ

Oct 19: Toby Carvery, East Hunsbury NN4 0TG

Nov 16: Poppyfield Farm (carvery) Duston NN5 6GT

Dec 7 or 14: Christmas lunch, to be confirmed (booking needed)

SOMERSET, DEVON AND DORSET

The group's annual get together on 28 November in Somerset had to be cancelled because the planned venue closed for refurbishment. Contact Diana King says the group hopes to organise an event for next year. She adds that she is receiving emails, but they sometimes go into her 'spam' folder, making it hard to keep track of messages from individuals.

She says it's quicker and easier if people look at the Facebook group to see what's going on at <https://www.facebook.com/groups/1633280563594043/>. New members are always very welcome.

SWINDON

As *Pensionwide* went to print, our Swindon members were due to enjoy their Christmas lunch at Littlecote House on 19 December. They have a full programme of coffee mornings, days out and holidays planned for next year. Coffee mornings are held at Nythe Community Centre and all days out leave from there at 8.30am.

Dates for next year are:

Jan 9: coffee morning

Jan 24 to 27: holiday to Llandudno

Feb 13: coffee morning

March 12: coffee morning

March 21: social evening – Saturday entertainment by 'End of the Track'

April: no meeting (Easter holidays

Monday 6 to Friday 17)

May 14: coffee morning

May (TBC): day trip

June 11: coffee morning

June (TBC): day trip

July 16: coffee morning

(TBC): day trip

Aug: summer break

Sept 3: coffee morning

Oct 8: coffee morning

Oct 28 to Nov 6:

river cruise, France

Nov 19: coffee morning

Nov (TBC): day trip

Dec 17: coffee morning

Dates for events in 2020 will also be posted on the website at <http://www.nationwidepensioners.btck.co.uk/Swindon>.

East Anglia

Deryck Chambers

☎ 01223 500491

✉ deryck.chambers@ntlworld.com

Covent Garden

Liam DeRoe

☎ 07960 447624

✉ liamderoe@hotmail.com

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 595 153

✉ helen.washbourne@nationwide.co.uk

Canal Trust needs your skills

Would you like to help restore the beautiful canal that runs through Swindon? Nationwide volunteers have already made a huge difference to the canal and its environment, and now the Wilts and Berks Canal Trust is looking for Society pensioners to get involved.

The Wilts and Berks Canal Trust is a charity that aims to restore and improve all 72 miles of the historic canal, which is centred on Swindon. It runs from Semington, where it connects with the Kennet and Avon Canal, to Abingdon on the Thames and has branches to Chippenham, Calne and Cricklade, where it also joins the Thames.

Nationwide volunteers have made major contributions to the Trust's work over many years. The

Trust now wants to hear from Nationwide pensioners who would like to help with the canal restoration and related public benefit projects.

The Wilts and Berks Canal Trust's restoration project is the largest of its kind in England. Volunteers and contractors have restored and re-watered sections of the canal and the Trust runs community projects such as building safe environments for fauna and flora along the canal

and promoting artisan businesses in the towns and villages along the canal's historic route.

They aim to involve local communities and make the blue-green corridor of canal through Wiltshire, Swindon and Oxfordshire a real asset. The Trust works with local wildlife groups to make the canal-side a good wildlife habitat; already kingfishers, egrets, herons, dragonflies and water voles coexist happily in a mix of ancient and new trees and shrubs.

Skills needed range from bookkeeping

to bricklaying, and from public relations to planting.

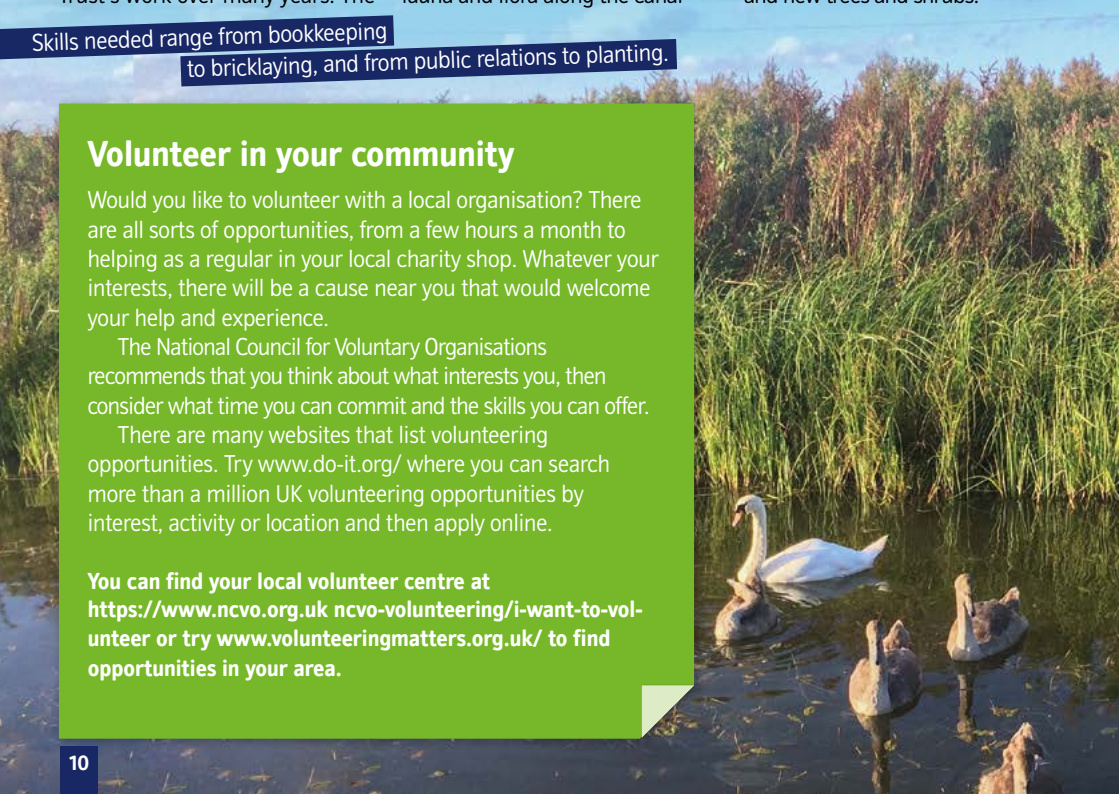
Volunteer in your community

Would you like to volunteer with a local organisation? There are all sorts of opportunities, from a few hours a month to helping as a regular in your local charity shop. Whatever your interests, there will be a cause near you that would welcome your help and experience.

The National Council for Voluntary Organisations recommends that you think about what interests you, then consider what time you can commit and the skills you can offer.

There are many websites that list volunteering opportunities. Try www.do-it.org/ where you can search more than a million UK volunteering opportunities by interest, activity or location and then apply online.

You can find your local volunteer centre at <https://www.ncvo.org.uk> ncvo-volunteering/i-want-to-volunteer or try www.volunteermatters.org.uk/ to find opportunities in your area.



Teamwork: Nationwide volunteers ready to start work on upgrading the park next to the canal at Shrivensham in July



The Trust also runs projects such as Transitions, training disadvantaged young people to help with waterway restoration and towpath maintenance. A resident artist has taught elderly and isolated people drawing and painting.

A current major project is the

work being done at Shrivensham Canal Park with restoration, environmental and community plans all coming together.

You can visit the website at www.wbct.org.uk to enter your skills and preferences or call 0845 625 1977.

A 'green corridor'

As well as opening up the waterway, the canal restoration will create a green 'corridor' where wildlife can move from one habitat to another along the margins and hedgerows.

Overseas pensioners – letter from Western Union

Those of you who live abroad and receive your pension payment from Western Union, will have received a letter recently asking you to confirm your details and eligibility.

Of course it's sensible to be wary about letters and calls relating to your pension, so we'd like to reassure you that this is a legitimate message from Nationwide Pension Fund.

We partnered with Western Union Business to send your pensions payments in local currency, directly to you, by wire transfer. We've agreed favourable exchange rates and it's a quick and secure process, avoiding further currency exchange costs.

- If you're 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](mailto:team@nationwide.co.uk), or call +44 (0) 1793 655 131 or you can write to the address on page 2.

{Christmas quiz}

1

What colour are the berries of the mistletoe plant?

2

What is New Year's Eve called in Scotland?

3

How many points does a snowflake have?

4

Marzipan is made mainly from sugar, flour and the meal of which nut?

5

Christmas Island is a territory of which country?

6

Santa's home (the North Pole) is in which ocean?

7

What is the name of the Christian festival 12 days after Christmas?

8

Which country traditionally provides Britain with a Christmas tree for Trafalgar Square in London?

9

What is the traditional Christmas plant? The star-shaped leaf pattern is said to symbolize the Star of Bethlehem.

10

Which country did the gingerbread house come from?

11

Which Christmas song includes the lyrics: 'Dashing through the snow, in a one horse open sleigh'?

12

Driving Home for Christmas was a 1988 hit single for which singer?

13

In the song *The Twelve Days of Christmas*, how many swans were a-swimming?

14

What colour Christmas does Elvis Presley sing about?

15

What is the popular name for little baked sausages wrapped in rashers of streaky bacon?

Festive fun

Think you know all about Christmas? Put yourself to the test with our festive quiz. Answers at the bottom of the page.

1. White; 2. Hogmanay; 3. 6; 4. Almond; 5. Australia; 6. Arctic ocean; 7. Epiphany; 8. Norway; 9. Poinsettia; 10. Germany; 11. Jingle Bells; 12. Chris Rea; 13. Seven; 14. Blue; 15. Pigs in blankets