

# Pensionwide

**BUILDING THE FUTURE**

Sustainable homes / 03

**50 YEARS OF NATIONWIDE**

Celebrating 70s style / 05

# Festive spirit



Virtual parties to help the homeless / 11

## Welcome to Pensionwide

Welcome to *Pensionwide*, the magazine for Nationwide Pension Fund members. We hope you find this issue interesting and enjoyable.

As ever, we aim to bring you news from Nationwide, information about pensions, and help you keep in touch with former colleagues and friends.

The Society is continuing to support members struggling financially – you can read about the help available on the Nationwide website at <https://www.nationwide.co.uk/support/coronavirus>. There's also information there about new fraud scams that are springing up.

We also bring you news from Nationwide. The Society has gone back to its roots as a mutual building society with a development of sustainable homes in Swindon (page 3) and on page 11 you can read about the Society's involvement with Shelter.

Although our pensioner groups have had to put planned activities on hold for now, they



5

7

are keen to keep in touch with members – see page 10 for contact details and relevant social media groups.

The Swindon group reports that it has provisionally booked a weekend on Dartmoor at the end of January.

Please visit the website for news about the most recent valuation of the Nationwide Pension Fund that started in March 2019 and has now been agreed. There's more in the Annual Review at <https://newsletter.nationwidepensionfund.co.uk/>.

All the Nationwide Employee Pensions team wish you a happy and healthy Christmas and new year.

The *Pensionwide* editorial team

## We need your details

Have you moved or are you about to switch banks? It's important that you let us know of any changes so we can keep in touch with you and, if you're a pensioner member, can continue to pay your pension promptly.

If you change your address or bank account, please let us know. If you don't tell us straight away or if mail is returned from the address we hold for you, we'll try to trace you using a third party tracing agency. If we can't contact you, your pension may be put on hold until we have the new details, so do keep this information up to date.

The Member Portal makes it simple for you to make any changes online. Or contact us at the email address on page 12.

# Oakfield:

## The blueprint for sustainable community

Nationwide is well underway with a landmark development of sustainable homes designed to support the community to flourish.

The first phase of the 239-home not-for-profit project in the Society's hometown of Swindon is expected to be ready in early 2022.

Oakfield represents the power of bringing people together to build quality homes to last. It echoes the links between building societies and housebuilding that marked development after two World Wars.

The idea of building homes inspired the mutuality movement, from its beginnings in a Birmingham pub in 1775 to the 19th century founders of the building society movement.

The community has been involved at every stage of the Oakfield development. Nationwide is investing around £50 million in the development and aims to break even through sales and rentals, with any profits being reinvested in other community projects.

It's part of Nationwide's five-year social investment programme based on the belief



that everyone should have 'a place fit to call home', after members voted housing as the top issue concerning them.

Nationwide CEO Joe Garner says the initiative will be a blueprint for quality, sustainability, and community: 'We want Oakfield to mark the start of a new movement in house building for the 2020s, reminiscent of the one created at Letchworth Garden City in the early 1900s.'

'I hope it inspires others to create good quality, sustainable homes where community can flourish.'



239

The first phase of 239 houses to rent or buy is expected to be ready for people to move into in 2022.

71

Includes 71 affordable apartments and houses.





{from the archives}

## The Fund that backed creative staff

The name Arthur Webb is still well known throughout Nationwide. To mark his outstanding contribution to the Society, there was the Arthur Webb Trophy (featured in last summer's *Pensionwide*) and the Arthur Webb Memorial Fund.

The Fund was set up in January 1953 to provide travel and cultural scholarships for the benefit of members of staff. This broad remit meant it could support a wide variety of activities and over the years it helped staff pursue their interests outside of work including photography, music, singing, languages and scriptwriting.

Staff welfare within the Society was just as important to Arthur Webb as their life at work. And in these strange times of self-isolation and minimal contact with the outside world, pursuing some creative activities can really help distract us from daily life.

The Society's Historical Archives team has found some examples of projects supported by the Arthur Webb Memorial Fund.

One of the first things that the Fund helped to support was a photographic exhibition by



Were you involved in a project supported by the Arthur Webb Memorial Fund or do you remember visiting any of the exhibitions? If so, do let us know.

Mr A J Brown that was displayed in the library at the New Oxford House London headquarters in 1954. The prints covered a wide range of subjects including landscapes, portraiture and still life.

In the later years the Fund supported arts and crafts exhibitions to showcase staff members' talents. Above is one of the winners from 1964, Miss Lesley Powell from Ilford branch, with her abstract plaster panel, which featured on the cover of the summer issue of the *Pyramid* staff magazine in the same year.

### Thanks from Deryck

Deryck Chambers from our East Anglia pensioners' group recalls receiving a grant from the Arthur Webb Memorial Fund to attend the Convention of Lions Clubs International in Phoenix, USA, in 1981. He had joined the Romford Lions Club in 1973.

He says: 'I feel indebted to Nationwide for assisting me in starting the international aspect of the organisation. I am now a life member, now with the Cambridge Lions Club, and I have attended over 20 international conventions.'

Nationwide Barking-side branch in the early 1970s



# 50 years of Nationwide

An advert from the 1970s



It's 50 years since the Society changed its name to Nationwide and branch staff celebrated by dressing in 1970s clothes.

The Society had been called the Co-operative Permanent Building Society since Victorian times, as it was formed by members of the co-operative movement. But by 1970 it was time for a change. Board minutes at the time recorded: 'The name should meet these requirements: non-partisan, appeal to the whole community and establish an image of dynamism, size, strength, security, modernity and efficiency.' The new name was put to members, who voted for the change on 16 September 1970.

Nationwide remains committed to the principle of mutuality – owned by and run for members. On page 3 there's news of a not-for-profit housing development in Swindon that sees the Society remain true to its roots with a mutual approach to home building.



Do you remember when this was the Society's logo?

Staff at the Putney branch get into the 1970s mood to celebrate 50 years of Nationwide



## Best Banking Brand – again!

Nationwide has been announced as the winner of the Which? Banking Brand of the Year 2020 award, for the fourth year in a row.

The Society was pleased to win the award again. Having heard the news, CEO Joe Garner said: ‘We couldn’t be more thrilled that for the fourth year in a row the Best Banking Brand has been won by a building society. It means even more in 2020, given just how extraordinarily hard our colleagues have worked through these toughest of times to serve our members’.

The Which? Awards are completely independent. Winners are chosen by an expert panel based on independent research and testing, as well as the views of Which? members and the general public.



## Supporting members

Nationwide continues to support members during the coronavirus crisis and is encouraging people to bank online.

Help available for members in financial difficulty includes payment ‘holidays’ on mortgages, credit cards and loans. The Society is also offering access to savings in fixed term savings accounts with no early access charge, and links to organisations that can give free, confidential, support and debt advice.

There’s advice on the website about registering for online banking and, for those who have smartphones, downloading the Nationwide banking app.

**i** Visit <https://www.nationwide.co.uk/support/coronavirus> for more information.

### Help from the Hub

Homeowners in financial difficulty during the coronavirus crisis can get help from the new Nationwide Home Support Hub. The online Hub has been set up to help people with a Nationwide mortgage get the ongoing support they need quickly and easily. It takes them through the options, such as payment breaks and increasing the term of a mortgage, and shows clearly the impact a payment break would have on a mortgage. The Hub is at <https://www.nationwide.co.uk/support/coronavirus/mortgage-support>.

## Free consultations for Later Life

According to research by Nationwide from a national sample of 2,000 homeowners, almost half expect to sell their property to pay for care home fees. The Society is offering free consultations for homeowners considering releasing equity from their homes to cover the cost of their later life care.

Jason Hurwood, Nationwide’s Director of Home Propositions, says: ‘If someone is looking to raise additional funding to pay for care, there are a number of options. One is to downsize or move to a cheaper area; alternatively, you could make changes to your current home that can support you as you grow older. Depending on your individual circumstances, releasing equity in your home is another option that many choose. However, this is a major financial decision and we’d



always strongly recommend seeking independent financial advice to understand all of your options before progressing.’

Last year Nationwide became the first lender on the high street to offer mortgage options and advice to those in and approaching retirement, launching a suite of mortgage products and dedicated advice for those aged 55 and above.

**i** Visit the Society’s website for details at <https://www.nationwide.co.uk> and search for ‘borrowing in later life’.

## The cost of ‘future-proofing’ homes

Around 80 per cent of homeowners aged over 50 are willing to ‘future-proof’ their homes so they can live independently for longer, with research showing the average cost comes to more than £6,500.

A Nationwide poll of more than 1,600 homeowners aged 50 and above found that around one in three people aged 75 and over have already made changes to future-proof their home, including adding handrails and walk-in showers.

Nearly half of homeowners aged 50 and

above say they’re already in their ‘forever home’ and don’t expect to move again, while 35 per cent expect to make another move. Almost a quarter of homeowners would consider moving or have moved to a bungalow to avoid the need to venture upstairs.

More than half of those planning to make improvements expect to spend at least £5,000 to make sure they can stay in their own home, including nearly a third of older homeowners who expect to spend more than £10,000.



# Charities hit by pandemic

Charities have been hit hard by the pandemic: cancelled fundraising events, many months of closure for charity shops and limited social contact have meant their income and activities have been severely curtailed.

Liam DeRoe, a long-time volunteer for Macmillan Cancer Support, urges people to support charities as they face a very challenging time.

For instance, the World's Biggest Coffee Morning, held by Macmillan for 30 years every September, last year produced a record-breaking £27.5 million. This year it's had to be done remotely or virtually, with an expected major downturn in funds raised.

Liam, of our London (Covent Garden) Pensioners' Group, says Macmillan has had to adapt to keep operating through the pandemic.

Despite significant cost-savings such as closing some offices and reducing grants, Macmillan expects that income will be down by as much as £175 million by the end of 2022. The charity has already announced up to 310 expected staff redundancies.



Macmillan introduced a buddy system when the pandemic meant that face-to-face meetings were no longer possible.

Volunteers phone cancer patients regularly – the 'buddy' might be the only person they talk to all week.

The charity has been using Zoom and Microsoft Teams for online meetings and Liam has online meetings with the UK Volunteer Forum, which represents the volunteers, and with the East of England Forum, which he chairs. This regional forum for volunteers covers an area from Boston in Lincolnshire down to the Thames estuary. 'We have a very wide geographic spread,' says Liam. 'The issues in Norfolk may be quite different from issues in Hertfordshire.'



## Treasured memories

Liam became a Macmillan ambassador and volunteer in 2013. He represented the charity as a speaker at Rotary clubs, WI meetings, golf club charity days and schools. In 2018 he chaired the Macmillan Volunteer Conference in Blackpool.

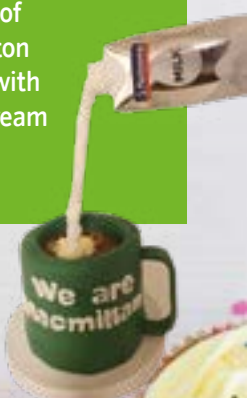
He met the charity's patron Prince Charles at Buckingham Palace in January 2018. 'I would have neither of these treasured memories if I was not a Macmillan volunteer,' he says.

## Bake-off replaces coffee morning

Nationwide has been supporting Macmillan for more than 25 years.

Over the years, branches, admin centres and other offices have raised more than £9 million. Almost every branch joins in with Macmillan's annual World's Biggest Coffee Morning to raise funds. This year, with coffee mornings in branches sadly impossible, Nationwide staff held a virtual bake-off, with photos of some amazing cakes entered in the contest.

The winner was this stunning mug of tea cake baked by Octavius Max-Lino of Nationwide's Brixton Branch, complete with milk carton and stream of milk!



## Seventy years and still going strong!

Ron Pulling was interested in the article in the last issue of *Pensionwide* about the Nationwide Building Society and its 'family tree'.

Ron joined the South of England Building Society in Maidenhead, Berkshire, in 1973 after 24 years in the Army. He became a Mortgage Arrears Manager four years later – a job he found very interesting.

Ron took early retirement when he was nearly 58 after the South of England Building Society merged with the Anglia Building Society. Now aged 92, he's been enjoying his long retirement ever since!

'I thoroughly enjoyed my career with the Society,' says Ron, who lives in Warrington. 'One of my former juniors from the Anglia is currently the manager of a Nationwide branch in Slough and we are still in contact.'



But Ron says his life's greatest achievement is his enduring marriage to Elsie. Last December they celebrated 70 years of marriage – their Platinum anniversary – with a party at the care home where Elsie now lives. They were joined by many members of their family: the couple have three grown-up children, eight grandchildren and 15 great-grandchildren, the oldest in their 20s.

'We are still going strong,' says Ron. Can anyone else match a Platinum anniversary?

## Virtual parties support Shelter

Nationwide is raising money for housing and homelessness charity Shelter this Christmas.

The Society has been supporting Shelter for almost 20 years, with colleagues and members helping to raise an incredible £5 million. But Nationwide's support goes even further than fundraising: the Society has worked with Shelter to change policy, support community programmes and help thousands of people to find and keep their homes.

Staff across the UK will be taking part in a virtual Christmas present appeal, donning their festive jumpers and holding virtual Christmas

Staff across the Society wore their brightest Christmas jumpers for last year's Shelter appeal – this year's event will be virtual.



parties to raise money. Just £5 could help pay for an expert online adviser to give a family essential housing advice.

**i** If you'd like to support the Christmas fundraising appeal, you can donate at <https://shelter.org.uk/nationwide>.

### Useful contacts

#### Coronavirus support

NHS 111 online: [111.nhs.uk/](http://111.nhs.uk/) for medical advice. Call 111 only if you can't get online or your symptoms worsen

#### General advice:

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus). There's information on areas including statutory sick pay, employment and financial support, travel and public services

Age UK has some interesting articles and advice for older people at [www.ageuk.org.uk/information-advice/coronavirus/](http://www.ageuk.org.uk/information-advice/coronavirus/)

#### Pensions

The Pensions Advisory Service at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk) or on 0800 011 3797 gives general pensions advice and guidance on how Covid-19 might impact pensions

#### State Pension information

[www.yourpension.gov.uk/](http://www.yourpension.gov.uk/) or [www.gov.uk/plan-for-retirement](http://www.gov.uk/plan-for-retirement)

#### General

##### Action on Elder Abuse

0808 808 8141  
[www.elderabuse.org.uk/helpline](http://www.elderabuse.org.uk/helpline)

##### Action Fraud

To report fraud and cyber crime  
<https://www.actionfraud.police.uk>  
0300 123 2040

##### Age UK

0800 055 6112, [www.ageuk.org.uk](http://www.ageuk.org.uk)

##### Citizens Advice Bureau

03444 111 444  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

##### Elderly Accommodation Counsel

Advice and guidance  
0800 377 7070, [www.eac.org.uk](http://www.eac.org.uk)

#### Independent Age

Advice and help for older people  
0800 319 6789  
[www.independentage.org](http://www.independentage.org)

#### Mailing Preference Service

To reduce junk mail  
0207 291 3310  
[www.mpsonline.org.uk](http://www.mpsonline.org.uk)

#### Money Advice Service

Free, unbiased advice on finances  
0800 138 7777  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

#### Pension Credit Claim Line

0800 99 1234  
[www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim)

#### Telephone Preference Service

To reduce cold calling  
0345 070 0707  
[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

### Pensioner group contacts

#### Cheshire

Jenny Wilson: 07887 554783  
✉ [jenny.wilson44@btinternet.com](mailto:jenny.wilson44@btinternet.com)  
📍 Cheshire Building Society Work

#### Northampton

William Partis: 01327 878818  
✉ [bill\\_partis@hotmail.com](mailto:bill_partis@hotmail.com)

#### Somerset, Devon and Dorset

Diana King  
✉ [diking@btinternet.com](mailto:diking@btinternet.com)  
📍 Nationwide Building Society Friends

#### Swindon

Dave or Jean Coe: 01793 813396  
✉ [Deevee.coe@ntlworld.com](mailto:Deevee.coe@ntlworld.com)  
June Phillips: 01793 520059

<http://www.nationwidepensioners.btck.co.uk/>

#### East Anglia

Deryck Chambers: 01223 500491  
✉ [deryck.chambers@ntlworld.com](mailto:deryck.chambers@ntlworld.com)

#### Covent Garden

Liam DeRoe: 07960 447624  
✉ [liamderoe@hotmail.com](mailto: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](mailto:helen.washbourne@nationwide.co.uk)

# Don't fall for data harvesting

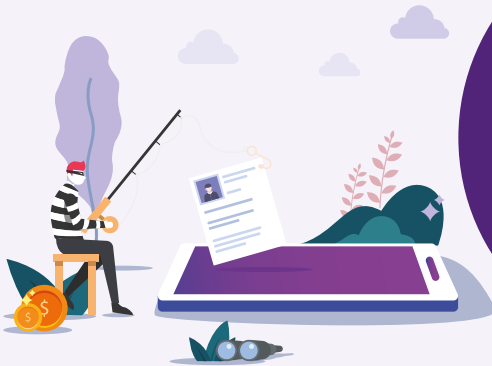
**F**raudsters are taking advantage of the Covid-19 pandemic to trick people into revealing their personal and financial information. This data harvesting is usually through cold calls, emails and texts.

Data harvesting is when a fraudster contacts you while posing as a reputable organisation in order to collect your data. They can be very convincing, using authentic-looking logos, email and website address/URLs.

One recent scam claimed that UK government has issued a payment of £258 to help all residents during the

pandemic, and asked people to enter their postcodes to apply.

**i** You can read more on the Nationwide website at <https://www.nationwide.co.uk> – search for 'fraud'. There are lots of tips on avoiding scams and examples of what to look out for. There's more on data harvesting too on the Society's website at <https://www.nationwide.co.uk/guides/news/all-news/2020/05/data-harvesting>.



The fact that you don't shop or bank online doesn't mean you won't be targeted by scammers. Many fraudsters prefer to use phone and email to contact potential victims. Pensions and financial scams are particularly prevalent.

## New look for payslips and P60s

We're making changes to the payroll system in March 2021, so the paper payslips (including your payroll number) and P60s we send you for your records will look a little different. You'll receive more details nearer the time, but rest assured it's the same information you always receive, just in a slightly different format.

## What do you think?

We'd like your feedback on *Pensionwide*, so if you have any comments on this issue, or suggestions for future issues, please get in touch. If for any reason you would prefer not to be sent *Pensionwide*, please email us at [pensions.team@nationwide.co.uk](mailto:pensions.team@nationwide.co.uk).