

Mr C Sturgeon 280 Winterthur Way BASINGSTOKE Hampshire RG21 7UG

07 August 2021

Our reference: MEM007583060/ME-B001/452155714

Your NEST ID: MEM007583060

Dear Christopher

Confirming your eligibility for tax relief

Your employer Jackson Son & Co. Limited has enrolled you into NEST.

We'd like to check some information we hold for you. This is important because it will affect how much is paid into your retirement pot. If you're eligible, NEST normally claims tax back from the government on your behalf and adds it to your retirement pot. This is called tax relief.

To be eligible for tax relief you need to:

- be resident in the UK; or
- have been resident in the UK at some point in the last five tax years; or
- have earnings subject to England & N. Ireland, Scottish or Welsh income tax.

When your employer enrolled you into NEST, they gave us information we use to determine if you're eligible for tax relief.

Based on that information, we've determined that you're eligible for tax relief. We'll therefore claim this from the government on your behalf and add it directly to your NEST pot. We'll work out how much to claim for you based on the information provided to us by HM Revenue & Customs (HMRC). For example, HMRC will tell us that we should use the Scottish basic rate if they've identified you as a Scottish taxpayer for the tax year.

If there's any delay in HMRC informing us of a change in your tax information, HMRC will make any adjustments necessary. They'll do that after the end of the tax year and contact you directly if needed.

You can check what tax information we hold for you in the current tax year by logging into the nestpensions.org.uk website. Go to Edit profile then click on Edit personal details. For more information on how we claim tax relief, visit our member help centre.

What do you need to do now?

Please read the information in the *Tax relief declaration* included.

If the information is wrong you'll need to tell us within thirty days from the date of this letter if you're not eligible for tax relief.

To do this log into the nestpensions.org.uk website. Go to 'Edit profile' then click on 'Edit personal details' and follow the steps onscreen or call us on 0300 020 0090 to let us know.

If the information is correct you don't need to do anything now.

However, if any event occurs as a result of which you're no longer entitled to tax relief on your contributions you must tell us by the later of:

- 30 days after the event occurs; or
- 5th April of the tax year in which the event occurs.

To do this, you'll need to log into the nestpensions.org.uk website. Go to 'Edit profile' then click on 'Edit personal details' and follow the steps onscreen or call us on 0300 020 0090 to let us know.

Please go to www.nestpensions.org.uk/faq to check whether you're no longer eligible for tax relief.

Where to go for more information

For more information on whether you're eligible for tax relief go to www.nestpensions.org.uk/faq.

We provide online support and answers to frequently asked questions at https://www.nestpensions.org.uk/schemeweb/NestWeb/public/members/contents/faqs.ht ml. If you're having difficulty using the website you can call our contact centre on 0300 020 0090.

Yours sincerely

Richard Hardy

Member Services Manager

Tax relief Declaration

The details your employer provided:

When Jackson Son & Co. Limited enrolled you, they made the following declaration on your behalf:

Christopher Sturgeon is not paying pension contributions in the current tax year in excess of the greater of their total UK earnings chargeable to income tax in the tax year or £3600.

The information that we have given in this declaration is, to the best of our knowledge and belief, correct and complete.

Your Full Name:	Mr Christopher David Sturgeon
Your National Insurance number:	To help prevent identity theft we will confirm your National Insurance number in a separate letter. We do this so that all your personal details are not shown in one place.
	You'll get this letter in the next few days.
Your permanent residential address including postcode:	280 Winterthur Way BASINGSTOKE Hampshire RG21 7UG
Your date of birth:	14 August 1990