



20 January 2023

Dear Ms Kalnars

## Your Legal & General Personal Pension

**Account Number: S100046566**

This agreement records the terms of the application made by the applicant named below.

Name: Ms Veronica Kalnars  
Address: 20 Falcon Close, Shoreham-by-Sea, United Kingdom, BN43 5HN  
Email: vkalnars@yahoo.co.uk  
Date of birth: 16/04/1963  
National insurance number: NA663132A  
Application date: 20/01/2023

This agreement is between Legal & General (Portfolio Management Services) Limited, a company registered in England under Company Number 2457525, registered office at: One Coleman Street, London EC2R 5AA termed 'Legal & General' in this agreement, and you. This agreement sets out the terms of my membership of the Legal & General Personal Pension.

The scheme administrator agrees to administer the scheme in accordance with the scheme rules.

By submitting the application, you agreed to comply with the terms and conditions of the scheme.

You confirmed that:

- In this tax year you are a Resident in the UK or a Crown servant or the husband, wife or registered civil partner of a Crown servant.
- The total gross contributions which you pay to all Registered Pension Schemes in a tax year to which you are entitled to tax relief (under Section 188 of the Finance Act 2004) will not exceed your relevant UK earnings in that year or the higher of the basic amount (currently £3,600).
- You're not a US person
- The information you have given and declarations you have made in the application were, to the best of your knowledge and belief, correct and complete. You also agreed this will form the basis of your application.
- You agreed to notify us if an event occurs which means you are no longer eligible for tax relief on your contributions by 5 April in the tax year in which the event occurs, or if later, within 30 days of the event.
- If you are making a contribution to your Pension under the scheme, some of the details in the application will be the basis on which tax relief is allowed. You understand that it's a serious offence to make false statements. The penalties are severe and HM Revenue & Customs could prosecute you.

Yours sincerely,

Matthew Thomas  
Head of Customer Services