

Retirement Capital

9 December 2022

Dear Sirs

**Re: Veronica Kalnars DOB: 16.04.1963 – VKICT Ltd. SSAS**  
**NiNo: NA663132A**

Please find enclosed a letter of authority from above client who has instructed us to review her pension plan.

I would therefore be grateful if you would provide me with full scheme details to include:

- Fund value
- Transfer value
- Fund(s) currently invested in
- Do guaranteed annuity rates apply?
- Tax free cash entitlement
- Details of charging structure
- A projection on a paid up basis at age 65

I look forward to hearing from you.

Yours faithfully



**Nick Lee**  
IFA



## LETTER OF AUTHORITY

Full Name: VERONICA VIRGINIA KALNARS  
(1st Client/Policyholder)

Date of Birth: 16 / 04 / 1963

Full Name: \_\_\_\_\_  
(2nd Client/Policyholder)

Date of Birth: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Address: 20 FALCON CLOSE  
SHOREHAM BY SEA  
WEST SUSSEX

Post Code: BN43 5HN

Date: 08 / 12 / 2022

Tel No: 07733021161

To: RETIREMENT CAPITAL

Policy: VKICT Ltd. SSAS - NA663132A

Please accept this letter as my/our authority for you to provide Pebble Independent Financial Services Ltd with any information they may request from you with regards to all of my/our policies. This authority will remain in place until I/we cancel it in writing.

Please forward all copies correspondence to Pebble Independent Financial Services Ltd.

Yours faithfully,

  
(Signature)

V. KALNARS  
(Name in Block Capitals)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name in Block Capitals)

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|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adviser: | Nick Lee                                                                                                                                                               |
| Address: | <b>Pebble Independent Financial Services Ltd</b><br>136 Beach Green, Shoreham-By-Sea,<br>West Sussex, BN43 5YA<br>Tel: 07500 660492 EM: nicklee@pebble-financial.co.uk |