

PENSION ANNUITY

APPLICATION FORM

Important – please read carefully.

Just is a trading name of Just Retirement Limited. Where you see 'Just' in this form, this means Just Retirement Limited. Please consider and answer all these questions carefully. Your completed Retirement Health Form and our quote, referenced in section E, form part of this application. Please make sure you've read the Key Features Document before you apply.

Please answer all questions honestly and take reasonable care to make sure that those answers are correct. Failure to answer the questions honestly and correctly could mean your plan may be cancelled and no further payments made, or the amount of annuity payment will be adjusted accordingly.

The terms that apply to the submission of business by your financial intermediary may be found at justadviser.com/tob and will be periodically updated and amended.

Accordingly, your financial intermediary should check and confirm these terms, as they contain important information about how we make payments together with our respective rights, obligations and assumptions of responsibility. By submitting this application form to Just, your financial intermediary agrees that those terms will apply.



APPLICATION CHECKLIST

We're committed to processing this application as quickly and smoothly as possible. This checklist will help make sure we've got all the information we need to do this.

Customers

Sections B to G – All customers to complete – don't forget to sign and date at the end of Section G

If Just are facilitating an Adviser Charge – complete section H

If you have selected a Guarantee Period or Value Protection – complete Section F

Retirement Health Form - all customers to complete

Existing pension provider discharge forms included (if applicable)

Financial Intermediaries

Section A – Financial intermediary details



A. FINANCIAL INTERMEDIARY DETAILS

Has advice been provided? ☐ Yes ☐ No

If we are to facilitate an adviser charge please ensure your customer completes the facilitation agreement in section H.

Company Trading Name

Adviser Name

Email address

Financial Services
Register Number

Principal's Financial Services
Register number (if applicable)

If any of these pension funds originate from a pension transfer with safeguarded benefits (GMP, final salary or defined benefit pension) please provide the name and Financial Services Registration number of the firm responsible for the advice to transfer.

Commission (if a non-advised
service is provided)¹

£

or

% (of funds received less tax-free lump sum and taxable lump sum)

The terms that apply to the submission of business by your Financial Intermediary may be found at justadviser.com/tob and will be periodically updated and amended.

¹Inclusive of VAT (if applicable)

B. PERSONAL DETAILS

	Your details	Your dependant's details (if applicable)
Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Other (please specify) <input type="text"/>	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Other (please specify) <input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Legal gender	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female
National Insurance Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Marital status	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Civil partners <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/> Widowed	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Civil partners <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/> Widowed
Permanent residential address	<input type="text"/> <input type="text"/> <input type="text"/>	Is your dependant married to, or in a civil partnership with you? <input type="radio"/> Yes <input type="radio"/> No
Postcode	<input type="text"/>	
Home phone number	<input type="text"/>	
Mobile phone number	<input type="text"/>	
Email address	<input type="text"/>	
Have you been declared bankrupt before 29 May 2000?	<input type="radio"/> Yes <input type="radio"/> No	
If yes, what was the date of the bankruptcy?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

C. YOUR PAYMENT DETAILS

Please enter the details of the account you'd like us to pay your annuity to. Please note that this must be a personal (or joint) current account in your name. We will pay any tax-free lump sum to the same account as the annuity payments unless you specify a different account on a separate sheet.

Bank/Building Society name	<input type="text"/>
Full account holder name	<input type="text"/> (FOR EXAMPLE, MR JOE P BLOGGS)
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Number (must be 8 digits)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Building Society reference (if applicable)	<input type="text"/>

D. LUMP SUM ALLOWANCE/LUMP SUM AND DEATH BENEFIT ALLOWANCE

Will the tax-free lump sum indicated in section E of this application take you over the current standard Lump Sum Allowance of £268,275? ☐ Yes ☐ No

Will the tax-free lump sum indicated in section E of this application take you over the current standard Lump Sum and Death Benefit Allowance of £1,073,100? ☐ Yes ☐ No

Do you have any protection in place against the Lump Sum Allowance or Lump Sum and Death Benefit Allowance? ☐ Yes ☐ No

Understanding the rules around Lump Sum Allowance and Lump Sum and Death Benefit Allowance is important because if you provide incorrect or incomplete information you may become liable to a tax charge.

The Lump Sum Allowance covers:

- ANY TAX-FREE LUMP SUMS DEEMED TAKEN BEFORE 6 APRIL 2024
- ANY TAX-FREE LUMP SUMS YOU HAVE ALREADY TAKEN SINCE 6 APRIL 2024
- THE TAX-FREE PART OF ANY UNCRYSTALLISED FUND PENSION LUMP SUM (UFPLS) TAKEN SINCE 6 APRIL 2024, AND
- ANY TAX-FREE LUMP SUM THAT YOU ARE ABOUT TO TAKE.

The Lump Sum and Death Benefit Allowance covers the above items and also includes serious ill-health lump sums taken since 6 April 2024.

If you are unsure how to calculate the value of your benefits, please refer to your financial intermediary or the existing provider(s).

E. DETAILS OF YOUR EXISTING PENSION PROVIDER(S) AND SUPPORTING INFORMATION

If you have any further funds, please photocopy this page as necessary and attach to this application form.

	Fund 1	Fund 2 (if applicable)
Just quote reference	<input type="text"/>	<input type="text"/>
Name of existing pension provider	<input type="text"/>	<input type="text"/>
Provider address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Existing pension provider reference/ policy number	<input type="text"/>	<input type="text"/>
Existing pension scheme type (for example, personal pension)	<input type="text"/>	<input type="text"/>
Estimated fund value (before any tax-free lump sum is paid)	£ <input type="text"/>	£ <input type="text"/>
Does this represent the full value of the existing pension?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Tax-free lump sum	<input type="radio"/> Maximum or <input type="text"/> % ¹ or £ <input type="text"/> or <input type="radio"/> No tax-free lump sum required	<input type="radio"/> Maximum or <input type="text"/> % ¹ or £ <input type="text"/> or <input type="radio"/> No tax-free lump sum required
Tax-free lump sum to be paid by	<input type="radio"/> Just <input type="radio"/> Existing provider	<input type="radio"/> Just <input type="radio"/> Existing provider
Taxable lump sum	<input type="radio"/> No taxable lump sum required or <input type="text"/> % ¹ or £ <input type="text"/>	<input type="radio"/> No taxable lump sum required or <input type="text"/> % ¹ or £ <input type="text"/>
Policy type	<input type="radio"/> Immediate Vesting Pension <input type="radio"/> Lifetime Annuity ² <input type="radio"/> Scheme Pension ²	<input type="radio"/> Immediate Vesting Pension <input type="radio"/> Lifetime Annuity ² <input type="radio"/> Scheme Pension ²
Do funds relate to		
Defined benefit or Guaranteed Minimum Pension? ³	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Death of a scheme member?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are funds subject to any existing or proposed⁴		
Pension Sharing Order?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Bankruptcy orders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Earmarking/Attachment orders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Other court orders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

¹Percentage of the total fund value

²If the policy is a Scheme Pension or a Lifetime Annuity purchased by the Trustees, the Trustee/Scheme Administrator must also sign this form in section G.

³If yes, please provide a copy of a benefit statement or retirement illustration from your existing pension provider. Where the type of policy is a Lifetime Annuity or Scheme Pension, we will require this document before we can proceed with the application. Please also complete section A ensuring we have the details of the firm responsible for the pension transfer advice.

⁴If yes, please provide a copy of the order.

F. EXPRESSION OF WISH

You may nominate the people below that you wish to be considered for any continuing payments under a guarantee period or a value protection lump sum.

You can nominate anybody you choose. We will always take your wishes into account but we are not bound by them, and we can use our discretion to choose a different beneficiary. This allows us to pay someone else if your circumstances change. For example, if you get married or divorced and do not update your expression of wish.

If your Pension Annuity also includes a dependant's income, we'll assume that you would like any other death benefits to be paid to your dependant, although we can still use our discretion to choose a different beneficiary. If you **do not** wish to nominate your dependant as the only beneficiary for other death benefits, please tick this box ☐ and complete the sections below.

If you would like your dependant to receive only a share of any death benefits, please include them in the section below.

	Beneficiary 1	Beneficiary 2
Preferred beneficiary name	<input type="text"/>	<input type="text"/>
Relationship to you	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
Permanent residential address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Proportion	<input type="text" value=""/> %	<input type="text" value=""/> %

You can change your nomination at any time by submitting a new Expression of Wish form. Please contact us to request a new form. If you wish to nominate more beneficiaries, please photocopy this page as necessary and attach to this application form.

G. YOUR DECLARATION AND AUTHORISATION

Declaration to Just

I confirm that this application form, together with the Just quote(s) referenced in Section E and any medical and/or lifestyle information provided separately, forms the basis of my application for the purchase of a Lifetime Annuity/Scheme Pension/ Immediate Vesting Pension Policy (as applicable).

I confirm that the information provided in this application form whether in my own handwriting or not is true and accurate and that I have answered the questions as fully as possible. I understand that in the event incorrect information is given, Just may be entitled to cancel the policy or adjust the amount of the annuity paid.

I understand that the Lifetime Annuity/Scheme Pension/ Immediate Vesting Pension Policy (as applicable) cannot in whole or any part be surrendered, commuted or assigned.

I understand that the policy conditions and the policy schedule shall set out the benefits payable in respect of the policy and that Just shall be under no liability to make payments other than the benefits set out in those documents.

I understand that if the application is for a Scheme Pension or a Lifetime Annuity purchased by the Trustees it shall be the sole responsibility of the Trustees to ensure that the policy properly reflects the Trustees' obligations to me and my Dependant under my existing pension scheme.

I understand that where medical and/or lifestyle information has been provided by me, and/or my dependant, and confirmation from my general practitioner/ consultant is not received by Just within three months of the date first requested, my application may be refused or the amount of income payable to me and any dependant may be reduced, and any overpayments will be repayable to Just.

The terms and conditions relating to the policy for which you have applied and a copy of the completed application form are available on request.

Declaration to the existing pension provider(s)

I would like to take benefits from the plan(s) listed in Section E of this application.

I authorise Just, the existing pension provider and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Just.

Where I have selected an Immediate Vesting Pension I authorise and instruct you to transfer the sums and assets from the plan(s) as listed in Section E of this application directly to Just, and to provide any instructions and/or discharge required by any relevant third party to do so.

Where I have selected a Lifetime Annuity through the Open Market Option, I authorise and instruct you to pay me any tax-free lump sum as indicated, to pay the balance of sums and assets to Just to provide me with an annuity based on the features set out in the accepted quote referenced in Section E of this application, and to provide any instructions and/or discharge required by any relevant third party to do so.

Until this application is accepted and complete, Just's responsibility is limited to the return of the total payment(s) to the existing pension provider.

When payment is made to Just as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in Section E of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

Declaration to Just and the existing pension provider(s)

I confirm that any adviser charge paid on my behalf by Just on the initial set up of this annuity:

- is wholly connected to the purchase of this annuity; and
- is appropriate to the advice and service my financial intermediary provided me in relation to this annuity purchase.

If this is not the case then some or all of the adviser charge and any tax-free lump sum may become liable to a tax charge, which I may be responsible for.

I accept that in order to comply with regulatory obligations, Just and the existing provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.

I confirm that I have provided only true and accurate information in applying for this transfer. I understand that Just and the existing pension provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

Where I have chosen to take a tax-free lump sum, I have not made, and do not intend to make, either directly, indirectly or by someone making contributions on my behalf, a significant* increase in my total contributions to any registered pension scheme.

*A significant increase is where:

The total tax-free lump sums you receive in the 12 month period ending on the day the tax-free lump sum from this plan is paid exceeds £7,500, and more than 30% of those tax-free lump sums is used to make contributions to one or more registered pension schemes which exceed the expected level of contributions. This includes any contributions you pay directly or indirectly, paid by someone on your behalf such as your employer, or which you may have paid in anticipation of receiving the tax-free lump sum.

Medical and/or lifestyle declaration and consent

Under the Access to Medical Reports Act 1988 and the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 Just reserves the right to apply for a medical report from any doctor who has at any time attended me.

By signing this declaration I consent to Just applying for a medical report if required.

I understand that I have the following statutory rights:

- I do not have to give my consent for a medical report to be sent to Just, although I understand that without my consent Just will be unable to accept this application.
- If I do give my consent, I can indicate whether or not I wish to see the report before it is sent to Just.

If I indicate I do not wish to see any report the doctor can forward it to Just immediately and Just should be able to process my application without delay.

I can, however, still change my mind at any time within six months and notify the doctor that I wish to see the report. If the doctor has already forwarded the report to Just, the doctor will send me a copy and, if not, they will give me 21 days to arrange to see it.

I understand that if I want to see the report before it is sent to Just I have 21 days to contact the doctor to arrange to see the report. If I see the report the doctor must obtain my consent before sending the report to Just.

I understand that this may delay the processing of my application and that my doctor is allowed to charge me a fee to cover the cost of supplying me with the report.

G. YOUR DECLARATION AND AUTHORISATION (CONTINUED)

I understand I have the right to request the doctor amends any part of a report that I consider incorrect or misleading, and can attach my written views on any part the doctor refuses to amend.

The doctor does not have to let me see any part of a report they consider to be likely to cause serious harm to the physical or mental health of myself or others, or that would indicate their intentions towards me. They also do not have to let me see any part that would be likely to disclose information about, or the identity of, another person who has supplied information about me, unless that person has consented or the information relates to, or has been supplied by, a health professional caring for me. If the doctor does not let me see any part of the report they must notify me of that fact.

Your doctor's details

Doctor's name	<input type="text"/>
Surgery address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>

Your dependant's doctor's details

Doctor's name	<input type="text"/>
Surgery address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>

Please confirm below if you wish to see any medical report before it is sent to Just.

You	
I want to see the medical report before it is sent to Just	<input type="radio"/> Yes <input type="radio"/> No
Your dependant	
I want to see the medical report before it is sent to Just	<input type="radio"/> Yes <input type="radio"/> No

Market Leading Comparison Quotation (FCA Regulation)

I/We do ☐ do not ☐ consent for my/our personal and medical information to be shared with other companies for the purpose of obtaining a market leading comparison quote (in accordance with Financial Conduct Authority regulations).

Marketing consent

Please tick if you are happy to receive support and information such as top tips and offers about products and services, from Just Group or our partners.

<input type="radio"/> Post	<input type="radio"/> Email	<input type="radio"/> Phone	<input type="radio"/> Text
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To help people at or approaching retirement, the government has set up a service called Pension Wise, which is provided by MoneyHelper. This offers free, impartial guidance about your choices.

Please tick this box if you have received guidance on your pension options from Pension Wise ☐

Authorisation

If I have not received advice, I acknowledge that Just may pay commission to my Financial Intermediary as outlined in the quotation accepted for each source as detailed in this application form. If advice has been provided, I understand that Just will only facilitate payment of an Adviser Charge to my Financial Intermediary if I have completed the 'Facilitation Agreement' in Section H of this application form.

If any aspect of this form is unclear or additional information is required, I authorise Just to seek clarification or additional information from my Financial Intermediary, without further referral to me. I also consent to my Financial Intermediary providing the clarification or additional information direct to Just as well as agreeing any amendments on my behalf to allow Just to progress my application. I understand that once the contract is concluded it cannot be changed, except as permitted by law or as otherwise specified.

If I have applied for an Immediate Vesting Pension, I hereby agree to become a member of the Just Retirement Pension Scheme and agree to be bound by the Rules of the Just Retirement Pension Scheme, a copy of which is available on request. Just, being also the Scheme Administrator, agrees to administer my Pension Annuity in accordance with the Rules.

By signing below you confirm that you understand and agree to all declarations in Section G.

Please tick this box if you are signing under a Power of Attorney ☐

Your signature

Date

Your dependant's signature

Date

Trustee/Scheme Administrator signature

If this application is for a Scheme Pension, the Trustee/Scheme Administrator must also sign and date below.

If this application is for a Lifetime Annuity, please indicate here if the Purchaser is the Trustees.

☐ Yes ☐ No

If yes, the Trustee/Scheme Administrator must also sign and date below.

Date

H. FACILITATION AGREEMENT

This part is to be completed by the pension scheme member and/or the trustee/scheme administrator (if applicable).

Important: Please note that if, subject to the terms of this Facilitation Agreement, an Adviser Charge or any part of it is stopped, unpaid or is re-credited to your Plan, you may remain financially liable to reimburse your Financial Intermediary for their services provided to you. You should check the terms of your agreement or arrangement with your Financial Intermediary.

The terms and conditions relating to this Facilitation Agreement are set out below and are important. You should take time to read them before you sign and complete this section of the form. If you are uncertain about any aspect of this Facilitation Agreement or how to complete it, you should discuss this with your Financial Intermediary or any other professional adviser acting on your behalf.

You should retain a copy of this Facilitation Agreement for your records.

Terms explained

Read below for an explanation of some of the terms in this Facilitation Agreement.

Adviser Charge means a charge to be paid to your Financial Intermediary who has provided you advice and/or related services in connection with your Plan.

Facilitation Agreement means an agreement between you and Just setting out our rights and obligations in respect of the facilitation of an Adviser Charge.

Financial Intermediary means the Financial Intermediary named in this Facilitation Agreement.

Just, we, us or our means Just Retirement Limited.

Just Plan or the Plan means the plan being applied for by using this application form.

Source Fund means the monetary amount received by us (minus any tax-free lump sum and any taxable lump sum) to calculate the Adviser Charge.

You, your means the Plan holder

Terms and conditions of the Facilitation Agreement

Payment of the Adviser Charges

We will pay to your Financial Intermediary the Adviser Charge in accordance with this Facilitation Agreement. The Adviser Charge that you have agreed to pay your Financial Intermediary is a matter between you and your Financial Intermediary and is not a payment for any services provided by your Financial Intermediary to us. We do not assess the suitability or amount of the Adviser Charge you have agreed to pay.

We will deduct the Adviser Charge just before or after the Source Funds are invested in our Plan. The Adviser Charge is in addition to any charges specified in respect of your Plan.

We will act only in accordance with your instruction in respect of the payment of Adviser Charges, except where your Financial Intermediary is asking us to reduce or stop paying any Adviser Charge. We will not extend or increase Adviser Charges without your instruction.

If after reasonable efforts on our part, we have been unable to make payments of any Adviser Charge to your Financial Intermediary, we will notify you. Adviser Charges already deducted but unpaid to your Financial Intermediary will be re-credited back to your Plan.

H. FACILITATION AGREEMENT (CONTINUED)

We will not be able to provide a refund of the Adviser Charge, except in the case of cancellation as described in the section of this Facilitation Agreement entitled 'Cancelling Your Just Plan'. Any entitlement to a refund of an Adviser Charge is a matter strictly between you and your Financial Intermediary and we will not get involved.

We will not pay interest to you or your Financial Intermediary for the non-payment or late payment or on a refund of an Adviser Charge. We will not pay an Adviser Charge in advance of your receiving a service from your Financial Intermediary.

We may ask you to check the information that we provide to you and bring it to our attention if you believe there are any errors or omissions.

Cancelling your Just Plan

When you take out your Plan, you will have a period of time during which you can change your mind by cancelling your Plan ('Cancellation Period'). If you decide to cancel your Plan during this Cancellation Period, we will reclaim any tax-free lump sum, taxable lump sum and payments made and return the Source Funds. In these circumstances, we will reclaim any Adviser Charge credited to your Financial Intermediary. You may remain liable to reimburse your Financial Intermediary for their services rendered to you. You should check the terms of your agreement or arrangement with your Financial Intermediary.

Just's Rights to Stop Payment of any Adviser Charges

In certain circumstances, we may stop the payment of all or part of an Adviser Charge and we will endeavour to notify you as soon as possible of the action we have taken.

These circumstances include the following;

- a) if we no longer have a business relationship with your Financial Intermediary; or
- b) if we reasonably believe that the payment of the Adviser Charge would be in breach of any relevant laws or regulations; or

c) if we reasonably believe that your Financial Intermediary was not appropriately authorised by the Financial Conduct Authority or exempt from authorisation under the Financial Services and Markets Act 2000 or any replacement regulator at the time of providing you with advice or services in relation to your Plan; or

d) if your Financial Intermediary ceases to trade; or

e) if we believe your Financial Intermediary may be insolvent; or

f) if we terminate our services to facilitate Adviser Charges.

Adviser Charges that have already been deducted but not yet paid will be re-credited to your Plan.

If there is insufficient value in your Plan to pay an Adviser Charge in full, we will make a partial payment to the extent possible. We will not seek to pay any shortfall in the payment of an Adviser Charge from your Plan under this Facilitation Agreement.

You may remain liable to pay any shortfall of Adviser Charge to your Financial Intermediary and you should check the terms of your agreement or arrangement with your Financial Intermediary.

Third party rights

This Facilitation Agreement does not give any rights to any person other than you and us. No other person shall have any rights to rely on any terms under this Facilitation Agreement. You and we may amend or cancel this Facilitation Agreement without reference to, or the consent of, any other person.

Law

This Facilitation Agreement will be governed by and interpreted in accordance with the laws of England and Wales. The courts of England and Wales will have exclusive jurisdiction over any dispute arising from this Facilitation Agreement.

Declarations

I confirm that any Adviser Charge paid on my behalf by Just for the advice and services:

- a) is wholly connected to the purchase of the Plan;
- b) is appropriate to the advice and services provided to me by my Financial Intermediary in relation to the purchase of the Plan.

The Adviser Charge you have instructed us to pay in the box below will be deducted proportionately from the Source Funds in your Plan:

Please complete this section:

Monetary amount (inclusive of VAT if applicable)

£

or

Percentage of Source Funds (inclusive of VAT if applicable)

%

Financial Intermediary details

Trading Name of Financial Intermediary:

Financial Services Register Number (Principal's Financial Services Register number if applicable):

If you opt to pay the Adviser Charge using a percentage calculation, the actual Adviser Charge will depend on the value of Source Funds received.

Instruction to pay Adviser Charges

I hereby instruct Just to pay the Adviser Charges on the basis set out above and in accordance with the terms and conditions of this Facilitation Agreement.

Name of Pension scheme member:

Signature of Pension scheme member:

Date:

D D M M Y Y Y Y

If the Plan is being purchased by a trustee or a scheme administrator on behalf of a pension scheme, the trustee/scheme administrator must also sign here to indicate their consent to the terms and conditions of this Facilitation Agreement.

Signature of trustee/scheme administrator:

Date:

D D M M Y Y Y Y

I. PRIVACY POLICY

Who are we?

Just Retirement Limited and Partnership Life Assurance Company Limited are part of the Just Group of companies¹ and are registered under the data protection laws in the United Kingdom. We take all reasonable care to prevent any unauthorised access to your personal data.

We respect the privacy of every individual and have developed this policy because we want you to feel confident about the privacy and security of your personal information.

What is personal information?

Personal information means any information about you which is personally identifiable, including your name, age, gender, address, telephone number, email address, financial details, relevant employment history, your marital status and details of any dependant such as a spouse/partner (for example their name, date of birth and gender) where relevant and any other information from which you can be identified.

What types of personal information do we collect from you?

We may collect any of the following information about you, your dependants and your beneficiaries where relevant (this includes someone you appoint under a power of attorney). We may collect this information when you use our services or we may collect it indirectly from our business partners, such as financial intermediaries:

Personal data: your name, date of birth, telephone number, address, email address, dependants, marital status.

Sensitive/special categories of personal data: gender and other sensitive information such as information about your physical and mental health.

Financial information: information that may relate to your financial circumstances (for example your pension values, income and existing investments), bank account details and details of product options you may consider.

¹Just Group of Companies comprising: Just Retirement Limited, Just Retirement Money Limited, HUB Financial Solutions Limited, Just Retirement Management Services Limited, Just Re 1 Limited, Partnership Home Loans Limited, Paying for Care Limited, Partnership Services Limited, Partnership Life Assurance Company Limited and Partnership Group Holdings Limited.

How we process your personal information

The personal information we collect may be used in any of the following ways:

Personal data (including, where relevant, any medical data and your dependant's or beneficiaries' personal and medical data): this information helps us in our legitimate interests (as long as those interests are not overridden by your interests and rights):

- a) for the administration and continuing review of your policy;
- b) to medically underwrite your policy where relevant;
- c) to help our understanding of mortality;
- d) to share with our third party reinsurer (an insurance company that shares part of the life expectancy risk) for the purposes of evaluating and allocating risk;
- e) to help us calculate our reserves accurately allowing for your specific health profile;
- f) to provide you with information about the products you have purchased;
- g) to perform credit checks and verify your identity;
- h) to comply with legal and regulatory obligations;
- i) for business and analysis purposes including for product development and pricing and for protecting your data through secure storage and backups and research;
- j) to notify you of important changes or updates to our services;

I. PRIVACY POLICY (CONTINUED)

- k) to maintain a record of your communications with us and for training and service improvement services;
- l) for the prevention and detection of fraud;
- m) to invite you to take part in customer and specialist market research; and
- n) for general administrative purposes.

Where we process special categories of personal data (for example health or medical data) for the purposes set out above, this is based on Article 9.2(g) of the General Data Protection Regulation where processing is necessary for reasons of substantial public interest and conducted on the basis of applicable law where the only data processed will be that necessary for the aim specified in order to respect the data subject's rights and interests.

Financial information: where relevant, this information is necessary for the performance of our contract with you and facilitates the provision of our services.

Consent

The Just group of companies provide an extensive range of different products and services. We may be required to obtain your consent in order to:

- send you marketing literature covering our range of products and services;
- obtain your marketing preferences to communicate through email, telephone or sms; and
- use your personal data for automated decision-making, including profiling for research and marketing purposes as well as actuarial and statistical analysis.

In the event that we intend to process your personal data for new purposes requiring your consent, we will contact you to obtain your consent for such new purposes.

Who we may share your personal information with

The personal information we hold about you may be shared with the following recipients subject to security, contractual and transfer adequacy safeguards as appropriate:

- (a) our group affiliates;
- (b) our agents; and
- (c) business partners/service providers who assist us in providing the services we offer through our website applications and third party comparison portal(s).

The following categories of agents, business partners and close affiliations assist us in the provision of supporting services and only use your personal information to the extent necessary to perform their functions:

- Providers for pricing/underwriting purposes: these providers may share your personal information with their group companies for the same purpose.
- Service providers: for the provision of support services such as reinsurance, product administration, receiving and sending marketing communications, data analysis and validation, IT support services, archiving, auditing, business administration and other support services and tasks, from to time.
- Business partners who may have referred you to us: to provide them with relevant management information.
- Other companies, in the event we undergo a re-organisation or are sold to a third party.
- Regulators and public authorities who have a legal right to request and process your personal information.
- Other companies, in the Just group, where relevant, for management information purposes. A list of Just Group companies can be found earlier in this section¹.

In addition, we may disclose your personal information if legally entitled or required to do so, for example if required by law or by a court order or if we believe that such action is necessary to prevent fraud or protect the rights, property or personal safety of any person.

Data retention and anonymisation

Where we have provided you with a service, we will keep your personal information for as long as is necessary for the purposes described in this policy (in line with the data minimisation principle), after which your personal information will be deleted from our systems or anonymised in compliance with our established data protection policy.

Anonymised personal information will not be considered as personal since no individual can be identified by that information. We use anonymised information for further actuarial and business analysis, business research and reporting to help us to develop our products and services.

Monitoring our communications with you

We may monitor or record your calls and text messages and other communications, such as emails, in accordance with UK law, and in particular for business purposes such as:

- (a) quality control and training;
- (b) processing necessary for the entering into or the performance of a contract;

- (c) to prevent unauthorised use of our telecommunications systems and web sites and/or services;
- (d) to ensure effective systems operation;
- (e) to meet our legal obligations;
- (f) in your vital interests;
- (g) to prevent or detect crime; and
- (h) in relation to our legitimate interests

Transmission and security of your personal information

We have security measures in place to protect against the loss, misuse and alteration of personal information under our control as required by UK current data protection laws.

For example, our security and privacy policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to personal information. Whilst we cannot ensure or guarantee that loss, misuse or alteration of information will never occur, we use all reasonable efforts to prevent it.

Transfers of personal data outside of the UK and EEA

Your personal data is sent to and stored on secure servers located in the UK or countries within the European Economic Area (EEA). If your information is transferred outside of the UK or EEA (for example, because any of our advisers or service providers have IT systems located in other jurisdictions), we will ensure that your data is subject to appropriate safeguards. This includes using recognised legal adequacy mechanisms; this is when it has been determined that the area or organisation in question maintains a level of data protection equivalent to that of the UK. This ensures that your data is treated securely and in accordance with our privacy policy.

Notification of changes to our privacy policy

We reserve the right to amend or modify the privacy policy at any time and in response to any changes in applicable data protection and privacy legislation.

If we decide to change our privacy policy, we may place notices on pages of our website so that you are aware of the information we collect and use it at all times.

If at any point we decide to use or disclose information we have collected in a manner different from that stated at the time it was collected, we will notify you.

Your rights to your personal information

You have options and choices over how we use your personal information. We may provide you with the tools to manage your account or to change your marketing communication preferences at any time. We may retain a record of your stated objection to the processing of your personal information, including in respect of an objection to receiving marketing communications, for the sole legitimate purpose of ensuring that we can continue to respect your wishes and not contact you further during the term of your objection.

In terms of your rights, you can:

- request to see the personal information we hold on you;
- request your data to be corrected or erased where appropriate;
- restrict/object to the processing of your personal data whilst we investigate your concern;
- in certain circumstances, where your request relates to data you provided to us and where technically possible, request to receive your personal data in a commonly used electronic format or send the data in that format to another provider; and
- withdraw your consent to certain processing activities at any time, for example, to object to direct marketing or profiling for market research and marketing purposes.

Requests for your personal information shall be provided free of charge. However, where requests are repetitive, or manifestly unfounded or excessive, we may charge you a reasonable fee to cover the administrative costs of providing the information, or may refuse to act on the request.

If you have any questions or comments about this privacy policy or our practices, or if you wish to make a request or exercise any of your rights, you can write to us at the below address.

Data Protection Officer
Just Group plc
Enterprise House
Bancroft Road
Reigate
Surrey
RH2 7RP

If you remain unhappy with a response you receive from us, you can also refer the matter to the Information Commissioner's Office at www.ico.org.uk.

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Once completed, please send the application form, with attachments to: Just, Enterprise House, Bancroft Road, Reigate, Surrey RH2 7RP.

ADDITIONAL INFORMATION

FOR MORE INFORMATION

Call: **01737 233 297**

Lines are open Monday to Friday, 8.30am to 5.30pm

Email: **support@wearejust.co.uk**

Or visit our website for further information: **[wearejust.co.uk](https://www.wearejust.co.uk)**

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