

Just Retirement Fixed Term Annuity Application form

Return address: Just Retirement Limited, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU

You should make sure you've read the **Key Features Document** before you apply.

Please note that we are only able to accept funds that are entirely in Capped Drawdown into our Fixed Term Annuity.

About this Application Form

This form is an application for a Just Retirement Fixed Term Annuity (the Plan). In return for your pension fund, we will provide you with:

- An income, if selected, for your Plan term.
- A Guaranteed Maturity Amount, if you live until the end of the term, to invest into another appropriate pension product of your choice (subject to minimum investment restrictions), or to take as a one off income payment.
- A death benefit payment, if selected, to be paid in the event of your death during the term.
- A regular income for your dependant, if selected, in the event of your death during the term.

Your Financial Intermediary will have determined the best options and whether a Just Retirement Fixed Term Annuity is appropriate for your circumstances.

To avoid delays in processing please complete the form using black ink and by printing in capitals.

It is important that this form is completed fully and as accurately as possible, and all necessary attachments are included with this application.

This application form contains a Facilitation Agreement that must be completed if you would like to provide instructions to Just Retirement to pay an Adviser Charge to your Financial Intermediary for their advice and/or services in relation to your Plan.

Both you and your Financial Intermediary are required to complete the relevant sections of this application.

If you have chosen a dependant's benefit your dependant must also sign this form.

To help ensure that you include everything needed to support the application, a full checklist is shown over the page.

Please turn over to find out more.

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Application Checklist

Just Retirement is committed to ensuring that your application is processed as quickly and smoothly as possible. This checklist will help ensure we have all the information we need to do this.

Checklist

This Application Form

Have you and your dependant (if applicable) signed the declaration in Section E, pages 8 and 9?

If you would like Just Retirement to facilitate an Adviser Charge to your Financial Intermediary for their advice and/or their services in relation to your Plan, have you completed the Facilitation Agreement on pages 11 and 12?

To enclose with this application

A Verification of Identity Certificate where the current scheme is an Executive Pension Plan (EPP) or a Small Self Administered Scheme (SSAS)

If applicable, original or copy of Pension Sharing Order

If applicable, original Power of Attorney or copy certified by a solicitor in original ink

If applicable, original or copy of Transitional Protection certificate

Proof of financial dependency i.e. copy of joint utility bill/joint bank statement if you are not married to or in a civil partnership with your dependant

Financial Intermediary details

Trading Name	
Name	
Financial Services Register number	
Principal's Financial Services Register number (if applicable)	
Email Address	

The terms that apply to the submission of business by the Financial Intermediary may be found at www.justadviser.com/tob and will be periodically updated and amended. Accordingly, the Financial Intermediary should satisfy itself of the terms because 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 Retirement, the Financial Intermediary agrees that those terms will apply.

Please note: If you did not receive advice we will not be able to accept this application.

Important notes – please read carefully

In case any details change after you have completed this application form, the declaration on pages 8 and 9 states that you consent to your Financial Intermediary providing the required signed authority direct to Just Retirement Limited (“Just Retirement”) on your behalf. This will allow the application to proceed without delay.

If the value of the fund is different to that shown on the quotation, or if the money is received after the guarantee expiry date, the benefits you receive may be different to that shown on the quotation.

This application form asks some detailed questions. In order that you understand the questions and the consequence of your answers, you should check all of the questions and answers with your Financial Intermediary before signing.

A Just Retirement Fixed Term Annuity can only be purchased with funds held in an existing Capped Drawdown pension arrangement. We are unable to accept:

- funds held in a Flexi Access Drawdown arrangement;
- funds which have not previously been designated as Capped Drawdown arrangements; or
- Open Market Options (OMOs), which are only used for purchasing Lifetime Annuities.

If you have any queries about this, please discuss them with your Financial Intermediary.

Where a dependant’s benefit has been selected, your dependant will need to read and sign the Declaration in Section E, agreeing to how any death benefits will be paid to them.

A. Personal Details

Please enter all your personal details, including those of any dependant (If dependant’s benefit is included)

	You	Your dependant
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other Title (please specify) <input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other Title (please specify) <input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Is your dependant married to or in a civil partnership with you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
National Insurance number e.g. AB 12 34 56 C	<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"/>

A. Personal Details (continued)

	You	Your dependant
Permanent residential address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Home (or preferred) telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

B. Instructions for paying your benefits

Please enter the account details you would like your payments to be paid to by Just Retirement, if applicable.

The income payments are to be paid to:

(this must be a personal current account in your name)

Bank / Building Society name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text" value="Postcode"/>
Full account holder name (e.g. Mr Joe P Bloggs)	<input type="text"/>
Account Sort Code	<input type="text" value=""/> <input type="text" value=""/> - <input type="text" value=""/> <input type="text" value=""/> - <input type="text" value=""/> <input type="text" value=""/>
Account number (must be 8 digits)	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Building Society reference	<input type="text"/>

If you have more than one pension fund being transferred to Just Retirement, we will not set up the income payments until receipt of the final fund, unless you have specified otherwise. If Just Retirement are not in receipt of all funds within two months of receiving the first fund, we will start the Plan with funds already held at the next 1st of the month. By starting each source on a different date this will lead to different maturity dates for your policies. Just Retirement will contact your Financial Intermediary if this situation applies to you.

Bankruptcy, creditor actions or claims

- Have you ever been declared bankrupt? Yes No
- If yes, what was the date of the bankruptcy?
- If yes, what was the date of discharge?
- Are any of your funds vested in the Trustee in Bankruptcy? Yes No
- Do you have any bankruptcy proceedings, creditor actions or claims pending against you? Yes No

Lifetime Allowance (LTA)

- Did you access any pension funds BEFORE 6 April 2006? Yes No
- If yes what amount are you currently receiving?*(please give gross amount) £ per year
- Have you accessed any pension funds SINCE 6 April 2006? Yes No
- If yes what is your overall LTA percentage used? %
- Have you registered for Transitional Protection? Yes No
- If yes, what type of Transitional Protection applies? (please tick appropriate box)
- Primary Protection**
- Enhanced Protection**
- Fixed Protection 2012**
- Fixed Protection 2014**
- Individual Protection**

* For drawdown pensions, please also supply details of the maximum income at your last review.

** If registered for Primary, Enhanced, Fixed or Individual Protection, we will need to see the original of the Transitional Protection Certificate or a photocopy.

Money Purchase Annual Allowance (MPAA)

- Have you taken benefits from any pension arrangement in a way which means you are subject to the Money Purchase Annual Allowance (MPAA)? Yes No
- If yes, what was the date this happened?

D. Details of the transferring pension scheme(s)

Please provide details of your current pension scheme(s) you wish to transfer to us.

If you have more than one pension scheme please provide full details of the fund for each one. We have provided enough space here for details of two transfers. If you are transferring more than two funds please use photocopies of this page accordingly.

Enter the quotation number for each quote you are accepting making sure to give us correct details, especially if you have had more than one quote from us. Please also make sure the quote is based on the frequency and timing of income you require and the death benefits quoted, if any, are those you require.

If you have any queries about this, please discuss them with your Financial Intermediary, who should help you complete this section.

Name of current provider

Current provider's address

Postcode

Full name of pension scheme (where known)

Current Pension Scheme reference/Policy number

Just Retirement Quote reference

(found on Just Retirement's quote)

Do the funds relate to:

Pension Sharing Order?*

Death of scheme member?

Yes

No

Yes

No

*If funds relate to pension sharing, we will need to see the original or a copy of the Pension Sharing Order.

Current pension scheme type Personal Pension Stakeholder Pension RAC/S226
 AVC/FSAVC EPP (Money Laundering form required)
 Drawdown Pension SSAS (Money Laundering form required)
 Occupational Defined Contribution/Money Purchase
 Defined Benefit/Final Salary Section 32 (Buy Out Bond) Hybrid/Mixed Benefit
Other (please specify)

Please note that we are only able to accept funds that are entirely in Capped Drawdown into our Fixed Term Annuity

Estimated Fund Value

Does this represent the full value of the Plan?

Yes

No

Please note if Plan Protection has not been selected, the Conversion Feature will not apply.

D. Details of the transferring pension scheme(s) (continued)

Name of current provider

Current provider's address

Postcode

Full name of pension scheme (where known)

Current Pension Scheme reference/Policy number

Just Retirement Quote reference

(found on Just Retirement's quote)

Do the funds relate to:

Pension Sharing Order?*

Yes No

Death of scheme member?

Yes No

*If funds relate to pension sharing, we will need to see the original or a copy of the Pension Sharing Order.

Current pension scheme type Personal Pension Stakeholder Pension RAC/S226

AVC/FSAVC EPP (Money Laundering form required)

Drawdown Pension SSAS (Money Laundering form required)

Occupational Defined Contribution/Money Purchase

Defined Benefit/Final Salary Section 32 (Buy Out Bond) Hybrid/Mixed Benefit

Other (please specify)

Please note that we are only able to accept funds that are entirely in Capped Drawdown into our Fixed Term Annuity

Estimated Fund Value

Does this represent the full value of the Plan?

Yes No

Please note if Plan Protection has not been selected, the Conversion Feature will not apply.

Use of Information and the Data Protection Act

Just Retirement Limited may provide you with certain financial or insurance products. As a consequence we may collect certain information about you. This section tells you why we ask for information, who we provide it to, and the purposes for which it may be used and explains how we will protect your privacy.

Compliance with data protection law

We are conscious of our responsibilities under the Data Protection Act 1998 and will ensure that the information you provide to us will always be processed and transferred in compliance with all applicable data protection laws and regulations.

What information we may obtain

We may obtain a variety of information about you that may include (but is not limited to) information relating to your name, date of birth, gender, dependants and marital status. We may also ask you about sensitive data such as your physical and mental health.

Any information that is received about you may be retained for at least 6 years.

Your rights

The Data Protection Act 1998 gives you the right to see any personal data that we hold about you. We may charge you a small fee for providing this information but it will not exceed any prescribed statutory limit.

You have the right to require any inaccuracies in personal data relating to you to be corrected.

You have the right to prevent processing of sensitive and personal data for the purposes of direct marketing.

Sharing and use of your personal data

Any personal data received about you (either directly or from a third party) may be used by us or any of our group companies or our suppliers (for purposes 1 to 7), passed by us or any of our group companies to your Financial Intermediary (for purposes 1 to 5), anyone who purchases an interest in us or any of our group companies (for purposes 4 to 7), and a third party (and their group companies) who may have introduced you to us (for purposes 5 and 7) for one or more of the following purposes:

1. For the administration and continuing review of your Plan
2. To provide you with information about the products you have purchased
3. To perform credit checks and verify your identity
4. To comply with legal and regulatory obligations
5. For business analysis and research
6. To provide you with information about other products and services from us or any of our group companies that may be of interest
7. For general administrative purposes, including the storage and backup of data

Questions?

If you have any questions regarding our use of your personal data or you wish to update your details or require a copy of your personal data that is held by us, then please write to the Data Protection Officer, Just Retirement Limited, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU

Data protection declaration and marketing consent

I/We give permission to Just Retirement Limited (and its group companies) and the third parties above to process my/our personal data (including my/our sensitive personal data) as set out in this section.

If you would like to receive information about products and services from Just Retirement Limited and its group companies, please indicate your preference(s) by ticking one or more of these boxes:

Letter Telephone Email

Declaration to Just Retirement

Just Retirement is the Scheme Administrator and agrees to administer my Just Retirement Fixed Term Annuity in accordance with the rules of the Just Retirement Personal Pension Scheme.

I have received a quotation of the benefits available in respect of each transfer value, listed in Section D, and request the issue of a Just Retirement Fixed Term Annuity in respect of each transfer value listed in Section D. I also apply to join the Just Retirement Pension Scheme. I agree to be bound by the rules of the Just Retirement Pension Scheme and the Plan Conditions of the Just Retirement Fixed Term Annuity. I understand that the Just Retirement Fixed Term Annuity cannot in whole or any part be surrendered, commuted or assigned, unless I have selected Plan Protection and subsequently exercise the Conversion Feature.

I confirm that this application, together with the Just Retirement quote(s) referenced in Section D, form(s) the basis of my application

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 Retirement may be entitled to cancel the policy or adjust the amount of the benefits in connection with the plan.

I understand that Just Retirement may make searches at reference agencies to confirm my identity. If an identity search fails, Just Retirement may ask me for documents to confirm my identity. The agencies will record details of the search but this will not affect my credit rating.

I understand that my Just Retirement Fixed Term Annuity income payments will be paid to the account detailed in this application and where applicable income tax will be deducted prior to such payment under PAYE.

I confirm that any Adviser Charge paid on my behalf by Just Retirement in the initial set up of this Plan is wholly connected to the purchase of this Plan, and is appropriate to the advice and service my Financial Intermediary provided to me in relation to this purchase. If this is not the case then some or all of the Adviser Charge may become liable to a tax charge, which I may be responsible for.

I can confirm that I am a UK resident. I also understand that if I move abroad within the contract term then I may not meet Just Retirement's requirements to apply for the Conversion Feature.

Please confirm you received advice from your Financial Intermediary on this purchase:

Yes No

If Just Retirement are facilitating an Adviser Charge, please complete the Facilitation Agreement in Section G of this application.

If you did not receive advice we would not be able to accept this application.

The Plan Conditions relating to this Plan and a copy of the completed application are available on request.

E. Declarations and authorisation (continued)

Declaration to Just Retirement and Current Pension Scheme

I promise to accept responsibility in respect of any claims, losses and expenses that Just Retirement and the current pension scheme may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

I will be solely responsible for any additional tax charges or any penalties which arise if the information provided in this application is incorrect or if I have failed to comply with any aspect of this application.

Declaration to Current Pension Scheme

I authorise and instruct you to transfer funds from the plan(s) as listed in Section D directly to Just Retirement. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

I authorise you to release all necessary information to Just Retirement to enable the transfer of funds to Just Retirement.

I authorise you to obtain from and release to the Financial Intermediary named in this application any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in

Section D, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

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

Where the payment(s) made to Just Retirement represent(s) all of the funds under the plan(s) listed in Section D, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.

Where the payment(s) made to Just Retirement represent(s) part of the funds under the plan(s) listed in Section D, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

Authorisation

If I require Just Retirement Limited to pay my Financial Intermediary a charge from funds received, I understand that I will need to complete and sign the 'Facilitation Agreement' in Section G of this application form.

I authorise Just Retirement Limited to seek payment of each pension fund from the pension provider shown in this application. I consent to Just Retirement seeking further information from any insurance company or previous employer or provider of benefits to which I am or will be entitled. I authorise the giving of any information requested.

If any aspect of this application is unclear or additional information is required, I authorise Just Retirement Limited 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 Retirement as well as agreeing any amendments on my behalf to allow Just Retirement to progress my application. I understand that once the contract is concluded it cannot be changed, except as permitted by law or as specified in the Plan Conditions.

You and where appropriate your dependant must sign and date this application below. By signing below you confirm that you understand and agree to all declarations in Section E.

Your Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Dependant Declaration to Just Retirement

Where I am signing as the dependant as shown in Section A I agree that any income and Guaranteed Maturity Amount due to me will be paid via a Dependant's Flexi-Access Drawdown pension arrangement in my own name with Just Retirement. I agree to be bound by the rules of

the Just Retirement Personal Pension Scheme and the Plan Conditions of the Just Retirement Fixed Term Annuity. I acknowledge that I will be unable to take any benefits due to me as a lump sum.

Signature of dependant

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

F. Expression of Wish Form

Using this form you may name the person(s) you wish to be the beneficiary(ies) of any payment under a **Guarantee Period** or **Plan Protection** benefit in respect of your Fixed Term Annuity with Just Retirement.

You can name anybody you choose. However you should note that while Just Retirement will pay due regard to your wishes, we retain ultimate discretion as to who will receive these benefits when you die.

Your name	<input type="text"/>	
Quote number	<input type="text"/>	
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="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Permanent residential address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Proportion	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>

If you wish to name more beneficiaries, please continue on a separate sheet.

You may choose to leave a payment to a registered charity. If you should wish to leave any payment to a charity please confirm this on a separate sheet, including details of their registered charity number. Please note, payments to a charity may still be subject to a tax charge if a dependant as defined by HMRC survives you.

Once the form is completed please send it, with attachments, to: The Administration Manager, Just Retirement, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey, RH2 7RU.

Signed	<input type="text"/>	Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
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For more information contact:

Telephone: **01737 233 297**

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

Email us: **policy.admin@justretirement.com**

Or log onto our website for further information:
www.justretirement.com

Just Retirement Limited. Registered Office: Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU. Registered in England Number 05017193. Just Retirement Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be monitored and recorded, and call charges may apply. Please contact us if you would like this document in an alternative format.



G. Facilitation Agreement

This is an agreement for Just Retirement to facilitate the payment of charges to your Financial Intermediary from your plan

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

When to use this section:

By using this section of the application form you can instruct us to pay remuneration to your Financial Intermediary on your behalf. The remuneration will be an Adviser Charge for advice provided to you in relation to this Plan and this charge will be withdrawn from the funds we receive. This is what we mean by facilitating the payment of this charge from your Plan and our facilitation service is subject to the terms and conditions set out in this Facilitation Agreement.

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.

Please note that the Adviser Charge that you are instructing us to pay in accordance with this Facilitation Agreement should relate to such advice or services provided to you by your Financial Intermediary in connection with your Just Retirement Plan only.

Just Retirement will only accept instructions from you to facilitate the payment of Adviser Charges to your Financial Intermediary by using this form unless we agree otherwise at our absolute discretion.

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.

Interpretation

In this Facilitation Agreement, the following terms shall have the following meanings:

"Adviser Charge"

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

"Facilitation Agreement"

means an agreement between you and Just Retirement setting out our rights and obligations in respect of the facilitation of an Adviser Charge;

"Financial Intermediary"

means the Financial Intermediary named in this form;

"Just Retirement", "we", "us" or "our"

means Just Retirement Limited;

"Just Retirement Group"

means the parent and subsidiary undertakings of Just Retirement within the meaning of section 1162 of the Companies Act 2006;

"Just Retirement Plan" or "the Plan"

means the plan being applied for by using this form. This Facilitation Agreement does not apply in relation to any other policies, investments or arrangements, that you may have with Just Retirement or a company in the Just Retirement Group;

"Source Fund"

means the monetary amount received by us to calculate the Adviser Charge;

"you" or "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 Charges you have instructed us to pay as set out in the Initial Adviser Charges section overleaf and in accordance with the terms of this Facilitation Agreement.

The Adviser Charges that you have agreed to pay your Financial Intermediary is a matter between you and your Financial Intermediary. We will not get involved at all with you or your Financial Intermediary about them, including the assessment of the suitability or amount of the Adviser Charges you have agreed to pay.

When we pay an Adviser Charge to your Financial Intermediary, this is a payment we are making at your direction and on your behalf. The Adviser Charge is not a payment for any services provided by your Financial Intermediary to us.

The Adviser Charge is in addition to any charges specified in respect of your Plan.

We will deduct the Adviser Charge just before or after the Source Funds are invested in your Plan.

We will act only in accordance with your instruction in respect of the payment of Adviser Charges, except where we expressly indicate otherwise in this Facilitation Agreement.

We will act on the instructions of your Financial Intermediary only 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 stop deducting Adviser Charges and notify you of our action. Adviser Charges already deducted but unpaid to your Financial Intermediary will be re-credited back to your Plan.

Except in the case of cancellation as described in the section of this Facilitation Agreement entitled *Cancelling Your Just Retirement Plan* overleaf, if we have paid an Adviser Charge to your Financial Intermediary, we will not be able to provide a refund of it. 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 require you to complete a new Facilitation Agreement if you would like us to facilitate an Adviser Charge to a new Financial Intermediary. Any such Facilitation Agreement will replace your existing Facilitation Agreement and we will no longer facilitate an Adviser Charge to your previous Financial Intermediary. **However, you may still be liable to pay an Adviser Charge to your previous Financial Intermediary under the terms of your agreement or arrangement with them.**

Cancelling your Just Retirement 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 payments made and return the Source Funds. In these circumstances, we will attempt to reclaim any Adviser Charge credited to your Financial Intermediary. In the event that we are unable to reclaim any Adviser Charge credited to the Financial Intermediary, we will return the Source Fund net of Adviser Charge. If we are able to reclaim any Adviser Charge credited to your Financial Intermediary and return the Source fund gross, 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 Retirement's Rights to Stop Payment of any Adviser Charges

In exceptional 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, in the case of an Initial Adviser Charge, 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 if we are credited with Source Funds. **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.**

Change of Financial Intermediary

You should let us know as soon as possible if you change your Financial Intermediary. In such circumstances, we will continue to pay any outstanding initial Adviser Charges to your Financial Intermediary unless you advise us otherwise. If you wish to pay Adviser Charges to a new Financial Intermediary, you will need to complete a new Facilitation Agreement. We will only accept one Facilitation Agreement for each new Financial Intermediary.

On a change of Financial Intermediary, we may provide details of the Adviser Charges paid under this Facilitation Agreement to your new Financial Intermediary to the extent required to enable your new Financial Intermediary to provide you with advice and services in connection with your Plan and entering into this Facilitation Agreement is your consent to allow us to do so.

Information about the Charges

We will provide you with written confirmation after we set up the arrangements to pay the Adviser Charges you have instructed us to pay to your Financial Intermediary or if, in accordance with this Facilitation Agreement, the Adviser Charges are varied or stopped.

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.

Value Added Tax (VAT)

We expect that most Adviser Charges relating to Just Retirement products will not be subject to VAT. We will treat all instructions from you to pay Adviser Charges as including any VAT where it is applicable at the rate prevailing at the time of the payment of the Adviser Charge (and taking into account any changes to the rate of VAT howsoever occurring).

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.

Variation

We may change the terms of this Facilitation Agreement if we have a valid reason for doing so, by giving you 30 days' notice in advance.

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.

Initial Adviser Charges

This is the remuneration you have agreed to pay to your Financial Intermediary for the initial advice and services your Financial Intermediary has provided to you in relation to the Plan. It will be in the form of a single lump sum payment for each Source Fund received.

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

or

Percentage of source funds

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 Retirement 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
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