

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.

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

If Just are facilitating an Adviser Charge – complete section G

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

Retirement Health Form (including a medical declaration signed and dated within the last 6 months) - 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 complete the facilitation agreement in section G.

Company Trading Name

Adviser Name

Financial Services Register Number

Principal's Financial Services Register number (if applicable)

Email address

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 wearejust.co.uk/tob and will be periodically updated and amended.

Accordingly, your 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, your Financial Intermediary agrees that those terms will apply.

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"/>
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"/>
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"/>	
Telephone number	<input type="text"/>	
Email address	<input type="text"/>	
Have you ever been declared bankrupt?	<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. LIFETIME ALLOWANCE

Is the total value of:

- the pension income and tax-free lump sums you have already taken (including drawdown income, and any income taken before 6 April 2006);
- any pension funds transferred overseas, and;
- the benefits you are taking now;

less than the current standard Lifetime Allowance threshold (£1 million for the tax year 2017/18)? Yes No

Do you have any protection in place against the Lifetime Allowance tax charge (for example Primary, Enhanced, Fixed or Individual Protection)? Yes No

Understanding the Lifetime Allowance rules is important because if you provide incorrect or incomplete information you may become liable to a Lifetime Allowance tax charge.

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

Please note, if you have insufficient Lifetime Allowance remaining or you have protection in place, we will ask you to complete a separate Lifetime Allowance declaration form. You can also use this form if you are unsure if you have sufficient Lifetime Allowance available. The form is available through your financial intermediary.

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"/>
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 F.

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.

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

F. DECLARATIONS AND AUTHORISATION

Use of Information and the Data Protection Act

Just 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 six 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 Pension Annuity
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 obligation
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

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).

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, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU.

Data protection declaration and marketing consent

I/We give permission to Just and the third parties listed above to process my/our personal data (including my/our sensitive personal data) as set out in the section entitled 'Sharing and use of your personal data'.

Please tick if you would like to receive information about our products and services by

Post Telephone Email

Declaration to Just

I confirm that this application form, together with the completed Retirement Health Form and the Just quote(s) referenced in Section E, 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 Just may make searches at reference agencies to confirm my identity. If an identity search fails, Just 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 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 a medical and/or lifestyle declaration has been made by me, and/or my dependant, and confirmation from my general practitioner/ consultant is not received by Just within three months from 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 on the basis set out in the quote indicated in Section E of this application, and to provide any instructions and/or discharge required by any relevant third party to do so.

Where you have asked me to give you the original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Just and the existing pension provider may incur.

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 responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Just and the existing pension provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of 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.

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 G 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 F.

Your Signature

Date

Please ensure that you have also signed and dated the medical declaration on the last page of your completed Retirement Health Form within the last 6 months. Failure to do so may delay the processing of your application.

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 policy is to be written in the name of the Trustees.

Yes No

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

Date

G. 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 (less 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.

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;

- if we no longer have a business relationship with your Financial Intermediary; or
- if we reasonably believe that the payment of the Adviser Charge would be in breach of any relevant laws or regulations; or
- 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
- if your Financial Intermediary ceases to trade; or
- if we believe your Financial Intermediary may be insolvent; or
- 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:

- is wholly connected to the purchase of the Plan;
- 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

H. EXPRESSION OF WISH

You may name the person(s) you wish to be the beneficiary(ies) of any continuing payments under a **Guarantee Period** or a **Value Protection** lump sum in respect of your Pension Annuity with Just. You can name anybody you choose. However, you should note that while Just will pay due regard to your wishes, we retain ultimate discretion as to who will receive these benefits when you die. If you wish to name more beneficiaries, please photocopy this page as necessary and attach to this application form.

Beneficiary 1

Preferred beneficiary name

Relationship to you

Date of birth

Permanent residential address

Postcode

Proportion %

Your Signature

Date

Beneficiary 2

%

You can change your nomination at any time by submitting a new Expression of Wish form. Please contact us to request a new form.

Once completed, please send the application form, with attachments to: Just, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU.

FOR MORE INFORMATION

Call: **01737 233297**

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**

Please contact us if you would like this document in an alternative format.

Just is a trading name of Just Retirement Limited. Registered Office: Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU. Registered in England and Wales Number 05017193. Just Retirement Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Please note your call may be monitored and recorded and call charges may apply.

