

FIXED TERM ANNUITY

IMPORTANT INFORMATION

ABOUT YOUR RIGHT TO CANCEL

You have at least 30 days from the date you receive your policy documents to change your mind. Once the 30 day cancellation period has expired, you will not then be able to cancel your Plan.

If you wish to cancel your Plan after sending in your application form, but before the cancellation period has expired, you should immediately inform Just by completing the Cancellation Request section below.

If we have already paid any money to you, you will be required to repay this money to Just within 30 days of us receiving notification to cancel your Plan. If you do not return any money paid to you in this 30 day period we will not cancel your Plan.

We will attempt to return your money to your original pension scheme provider. If this company is not willing to accept a refund, it is your responsibility to gain agreement from another company to accept your money and inform us who this is.

Adviser charges

If you have asked Just to facilitate an Adviser Charge to a Financial Intermediary (and payment has been made prior to receipt of this cancellation form) we will reclaim this Adviser Charge in full and add it to the refund amount.

You should be aware that you might remain liable to reimburse part or all of any adviser charges we reclaim for services provided to you by your Financial Intermediary. You should therefore check the terms of your agreement or arrangement with your Financial Intermediary.

CANCELLATION REQUEST

Full name (in capitals):

Date of birth

Address:

Policy number (this can be found on your Policy Schedule):

I confirm that **I wish to cancel** my Just PRODUCTNAME

Signed:

Date:

Fully complete this slip only if you wish to cancel your Just plan. Once completed, please return this form to:

The Administration Manager
Just
Vale House
Roebuck Close
Bancroft Road
Reigate
Surrey RH2 7RU

Optional: To help us with future product development please select a cancellation reason below.

REASON FOR CANCELLATION (PLEASE COMPLETE WHERE APPROPRIATE):

Deferred retirement:

Other reason (please specify):

Better rate available from another company:

Chosen a lifetime annuity product:

Chosen another retirement product (please specify):

Chosen an income drawdown product: