



For financial intermediary use only.

# JUST FOR YOU LIFETIME MORTGAGE

# JUST.

It's simple to include medical underwriting in your advice process

1



## FACT FIND/ DATA GATHERING

- Asking simple to answer questions about your client's health and lifestyle helps you tailor a solution that's personalised to them, their health and circumstances. It also can help you respond to the FCA's challenge for personalised advice.
- Six in ten people could borrow more or reduce their borrowing costs with a medically underwritten Just For You Lifetime Mortgage.\*
- We've made the questions easy to answer and similar to your usual fact finding questions. You don't need any medical experience – and the more you ask, the more personalised their results will be.

\*Just Group analysis from proprietary database of circa 2 million person years

2



## ONLINE KFI REQUESTS/RESULTS

- Request your KFIs instantly, 24/7 via the Just Adviser Portal or the major sourcing systems – Air, Iress and Advise Wise.
- They already include our new questions in their KFI requests.
- Get your results instantly, with the benefits of medical underwriting rates clearly highlighted.
- We'll also include solutions that don't completely match the client's requirements but may offer better value.
- The questions have been aligned to other medical question sets within the market.



Complete steps  
**24/7**

with instant results on Just Adviser portal or sourcing systems

3



## ONLINE APPLICATION

- Submit your application instantly on the Just Adviser portal, and get an approved valuation in as little as just nine working days.

**9**  
WORKING  
DAYS

to complete and review valuation

4



## CLIENT RECEIVES OFFER DOCUMENTS

Just sends offer documents to client's solicitor to complete legal process.

**15**  
WORKING  
DAYS

for solicitor to provide advice and complete legal process

5



## CLIENT RECEIVES FUNDS AND ADVISER GETS THEIR FEE

Funds issued after receipt of legal documents and satisfied legal requirements.

**3**  
WORKING  
DAYS

for registered property and 10 days for unregistered property

Note: Timings provided are estimated and can vary

### FOR MORE INFORMATION

Call: 0345 302 2287 Email: [support@wearejust.co.uk](mailto:support@wearejust.co.uk) Or visit: [justadviser.com](http://justadviser.com)

Lines are open Monday to Friday, 8.30am to 5.30pm, Please contact us if you would like this document in an alternative format.

Please note your call may be monitored and recorded and call charges may apply.

JM 00981.2

ADVISER



11/2023