

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

JUST.

IMMEDIATE AND DEFERRED CARE PLANS

ILLUSTRATION REQUEST FORM



Just is a trading name of Partnership Life Assurance Company Limited. Where you see 'Just', 'we' or 'us' in this document it means Partnership Life Assurance Company Limited.

Illustration

A non-binding personal quotation.

To be completed by a financial adviser

The purpose of this form is to obtain initial, relevant medical information in order for us to be able to provide an **illustration**.

It's important to take care to answer all questions fully and to the best of your client's knowledge so that we can accurately assess the cost of funding the benefits required. The information provided will be used for research and statistical purposes. This data is provided in the strictest confidence and its use is fully covered under the data protection laws and any successor legislation.

Client's name	<input type="text"/>
Date of birth	<input type="text" value="D D M M Y Y Y Y"/>
Gender	<input type="radio"/> Male <input type="radio"/> Female
Fees payable	£ <input type="text"/> per annum
Care provider	<input type="text"/>
Date of admission	<input type="text" value="D D M M Y Y Y Y"/>
Care home address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>

1. PAYMENT OPTIONS

Benefit basis Benefit required **OR** Single premium
 £ £

Payable
 (payments are made in advance) Four-weekly Monthly

Deferred period years (up to a maximum of 5 years)

Escalation % (up to a maximum of 8%)

Escalation month

Please note: Unless indicated above, increases will be applied on the anniversary of the contract.

The following options are only available on an Immediate Care Plan

Link to the Retail Price Index (RPI) Yes No

OR

Capital Protection 0% - 75%

2. CLIENT'S PERSONAL SITUATION

Marital status Single Married Divorced Separated Widowed

If bereaved, how long for?
 Within last 6 months Within last 6-12 months
 More than one year ago

Where was the client admitted from?
 Home Hospital Residential home Nursing home

Where is the client now?
 Home Residential home Nursing home

How long has the client been there?
 Less than 6 months More than 6 months

Social network with regular visitors, outdoor trips?
 Yes No Not known

3. MEDICATION

Number of prescribed medicines

Regular oxygen use No Yes

Please provide any further relevant details

4. CONDITIONS AND SYMPTOMS

Cancer

- No Only tiny tumour growth (carcinoma in-situ)
 Only local tumour growth
 Tumour invaded adjacent lymph nodes
 Tumour invaded distant lymph nodes
 Tumour spread to distant organs (distant metastases)

Ischaemic heart disease/angina

- No Yes
 If yes Current symptoms? Diagnosed over 5 years ago?
 Surgical intervention No Yes, once Yes, more than once

Heart attack

- No Yes
 If yes Current symptoms? Diagnosed over 5 years ago?
 Surgical intervention No Yes, once Yes, more than once

Congestive cardiac (heart) failure

- No Yes
 If yes Current symptoms? Diagnosed over 5 years ago?
 Surgical intervention No Yes, once Yes, more than once

Atrial fibrillation

- No Yes
 If yes Current symptoms? Diagnosed over 5 years ago?
 Surgical intervention No Yes, once Yes, more than once

4. CONDITIONS AND SYMPTOMS (CONTINUED)

Peripheral vascular disease No Yes

If yes

 Current symptoms? Diagnosed over 5 years ago?

Surgical intervention

 No Yes, once Yes, more than once**High blood pressure/
hypertension** No Yes

If yes

 Current symptoms? Diagnosed over 5 years ago?

Surgical intervention

 No Yes, once Yes, more than once**Transient ischaemic attack
(minor stroke)** No Yes

If yes

 Recent recurrence? First event over 5 years ago?**Cerebrovascular accident
(major stroke)** No Yes

If yes

 Recent recurrence? First event over 5 years ago?**Subarachnoid haemorrhage** No Yes

If yes

 Recent recurrence? First event over 5 years ago?**Diabetes** No Yes

If yes

 Diagnosed over 5 years ago?

Diabetic complications

Pneumonia No Yes (if ongoing problems with symptoms in the last 12 months)**Recurrent chest infections** No Yes (if ongoing problems with symptoms in the last 12 months)**Asthma** No Yes (if ongoing problems with symptoms in the last 12 months)**Parkinson's Disease** No Yes**Anxiety/depression** No Yes (symptoms in the last 24 months)**Fractures** No Yes, in the last 6 months Yes, 6-12 months ago**Dyspnoea**

(shortness of breath)

 No Yes**Leg oedema** (swelling) No Yes**History of Covid positivity** No Yes

If yes

 Ongoing symptoms

4. CONDITIONS AND SYMPTOMS (CONTINUED)

- Emphysema/COPD** No Yes (if ongoing problems with symptoms in the last 12 months)
- Pressure sores** No, not within the last 6 months Within the last 6 months
 Current
- Multiple Sclerosis** No Yes
- Recurrent falls** (at least 2 in the last 6 months) No Yes
- Osteoarthritis/
rheumatoid arthritis** No Yes
- Chest pain** No Yes

5. OTHER INFORMATION

- Height** ft ins **or** cms
- Weight** st lbs **or** kgs
- Blood pressure** Reading at or below 150/90 Reading above 150/90
- PEG feeding** No Yes

6. COGNITION

- MMSE score** Not known 25-30 17-24 8-16 7 or below
- Orientation in place?** Yes No
- Orientation in time?** Yes No
- Memory** Good Fair Poor
- Change in condition over time** Stable Deteriorating Deteriorating rapidly
- Dementia** No Yes

7. ACTIVITIES OF DAILY LIVING (ADL) FUNCTION

- Mobility** Immobile Wheelchair dependent
 Walks with the help of 1 person (verbal or physical)
 Independent (but may use any aid e.g. stick)
- Stairs** Unable Needs help (verbal, physical or carry aid)
 Independent
- Transfer** Immobile Major help (1-2 people, physical)
 Minor help (verbal or physical) Independent
- Toilet use** Dependent Needs some help, but can do some things
 Independent (on, off, dressing and wiping)
- Bladder** Incontinent or catheterised and unable to manage
 Occasional accident (max x1 per 24 hours)
 Continent (for over 7 days)
- Bowels** Incontinent Occasional incontinence Continent
- Bathing** Dependent Independent
- Grooming** Needs help Independent (with face/hair/teeth/shaving)
- Dressing** Dependent Needs help (verbal, physical or carry aid)
 Independent
- Feeding** Unable Needs help (with cutting, spreading butter etc.)
 Independent
- Change over time** Stable Deteriorating Deteriorating rapidly

8. FINANCIAL ADVISER'S DETAILS

Are you providing advice
in respect of this illustration?

No Yes

Do you hold the CF8 qualification
or an equivalent?

No Yes

If yes, please state

Do you require us to facilitate
an Adviser Charge?

No Yes

If yes please confirm

Amount £ OR % of the premium

Contact name

Company name

Network (if applicable)

FS registration number

Address

Postcode

Telephone number

Fax number

Email

Who are we?

Just is a trading name of Partnership Life Assurance Company Limited. Where you see 'Just', 'we' or 'us' in this document it means Partnership Life Assurance Company Limited. Partnership Life Assurance Company Limited is part of Just Group of companies and are registered under the data protection laws in the United Kingdom.

A list of Just Group companies can be found on page 10*. 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.

How we process your personal information

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

- **Personal and sensitive data.** This includes, where relevant, your, your dependents' 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,
- 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.

We manage certain types of personal data for our clients, for example health or medical data (as mentioned above). Article 9.2(g) of the **General Data Protection Regulation (GDPR)** allows us to administer personal information for the general welfare of the public, while at the same time respecting the laws of this country. The only way this information will be used will be for the purposes listed above. In all cases we will respect our clients and their family's rights and well-being.

- **Financial information.** Where appropriate, we need this information in order to supply our services and carry out our contract with you.

Consent

Just Group of companies provide a wide range of different products and services. We might need your consent so we can:

- send you marketing literature,
- understand your marketing preferences so we'll know how to communicate with you (email, telephone or text message), and
- use your personal data for automated decision-making, including profiling for research and marketing purposes, as well as actuarial and statistical analysis.

If we need your consent to process your personal data for new purposes, then we'll contact you to ask for your permission.

Who we may share your personal information with

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

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

We work closely with a number of agents, business partners and other related companies. These associates will only use your personal information when it is necessary for their work.

- 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.
- 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 Just Group, where relevant, for management information purposes. A list of Just Group companies can be found on page 10*.

We may also share your personal information if we are legally allowed or required to do so. For example, we could be made to do so by law or by a court order. Alternatively, we may share it if we believe that it is necessary to prevent fraud or to protect someone's rights, property or personal safety.

Data retention and anonymisation¹

When we've provided you with a service, we'll keep your personal information for as long as is needed 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, to comply with our 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 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, under UK law, and in particular for business purposes such as:

- quality control and training,
- processing necessary for the entering into or the performance of a contract,
- to prevent unauthorised use of our telecommunications systems and web sites and/or services,
- to ensure effective systems operation,
- to meet our legal obligations,
- in your vital interests,
- to prevent or detect crime, and
- in relation to our legitimate interests.

¹The process of turning personal data into anonymous information, so that an individual is not, nor is no longer identifiable.

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 current UK data protection laws.

For example, we regularly update and improve our security and privacy policies, 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 (European Economic Area)

Your personal data is sent to and stored on secure servers located in the UK or within the EEA. In the event that your information is transferred outside the EEA (e.g. because any of our advisors or service providers have IT systems located in other jurisdictions), we will ensure that your data is subject to appropriate safeguards, including relying on a recognised legal adequacy mechanism¹ that it 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 law.

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

Sometimes we might need to use or share your information in a different way from how we said we would when it was collected. If this happens, we'll let you know.

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 keep a record of any objections you make about how your personal information is managed. For example, if you do not wish to receive marketing communications, we will continue to respect your wishes and not contact you this way for as long as your objection lasts.

- request to see the personal information we hold on you,

- request your data to be corrected or erased where appropriate,
- in certain circumstances, restrict/object to the processing of your personal data;
- 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.

Requests for your personal information shall be provided free of charge. However, where requests are repetitive, or clearly 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 address below:

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

If you're still not happy with our reply, you can contact the Information Commissioner's Office at www.ico.org.uk.

Just is a trading name of Partnership Life Assurance Company Limited. Registered office: Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Registered in England and Wales under company number 05465261.

Partnership Life Assurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

¹The EU GDPR adequacy decision means that data can continue to flow from the EEA in most cases.

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

9. NOTES

JUST.

FOR MORE INFORMATION

Call: **0333 043 7040**

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

Email: ltc@wearejust.co.uk

Or visit our website for further information: justadviser.com

To see our Solvency and Financial Condition Report, please visit:

justgroupplc.co.uk/investors/results-and-presentations/regulatory-returns

Just is a trading name of Partnership Life Assurance Company Limited (registered in England and Wales No. 05465261). Partnership Life Assurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Part of the Just Group plc group of companies. Its registered office is at Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Please note your call may be monitored and recorded and call charges may apply.

FT ADVISER

