

**JUST FOR YOU LIFETIME MORTGAGE**

# MEDICAL QUESTIONNAIRE

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## YOUR DETAILS

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Contact name

Company name

Financial services register number

Phone

Fax

Email

## CLIENT DETAILS

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### First applicant

Full name

### Second applicant (if applicable)

Full name

**FOR USE WHEN APPLYING FOR OUR MEDICALLY UNDERWRITTEN OPTION. TO BE USED IN CONJUNCTION WITH QUOTE REQUEST FORM.**

	First applicant	Second applicant (if applicable)
1. What is the applicant's weight?	<input type="text"/>	<input type="text"/>
2. What is the applicant's height?	<input type="text"/>	<input type="text"/>
3. Has the applicant smoked 10 or more cigarettes per day on a regular basis for the last 10 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. Has the applicant smoked 2.5oz (70g) or more of rolling tobacco per week on a regular basis for the last 10 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
5. What is the applicant's average alcohol consumption per week?	<input type="radio"/> 0-49 units <input type="radio"/> 50-69 units <input type="radio"/> 70+ units	<input type="radio"/> 0-49 units <input type="radio"/> 50-69 units <input type="radio"/> 70+ units
6. Has the applicant been diagnosed with high blood pressure (hypertension), requiring prescribed daily medication?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
7. Has the applicant been diagnosed with diabetes which is controlled with tablets or insulin?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
8. Has the applicant been diagnosed with a heart attack that required hospital admission?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
9. Has the applicant been diagnosed with angina, ischaemic heart disease or coronary artery disease, requiring prescribed daily medication?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years

	First applicant	Second applicant (if applicable)
10. Has the applicant had surgery for a heart condition?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If Heart Bypass, Stent or Angioplasty, please enter your date of <b>initial</b> surgery:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
If Valve Replacement, please enter your date of <b>initial</b> surgery:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
If Pacemaker or ICD (Implantable cardioverter defibrillator), please enter your date of <b>initial</b> surgery:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
11. Has the applicant been diagnosed with peripheral vascular disease (including intermittent claudication)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
12. Has the applicant been diagnosed with a major stroke (CVA)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of <b>first occurrence</b> :	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
13. Has the applicant been diagnosed with a mini-stroke (TIA)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of <b>first occurrence</b> :	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
14. Has the applicant been diagnosed with cancer, leukaemia, Hodgkin's disease, lymphoma or any malignant growth or tumour that required chemotherapy or radiotherapy?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years

	First applicant	Second applicant (if applicable)
15. Has the applicant been diagnosed with multiple sclerosis requiring the use of mobility aids?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
16. Has the applicant been diagnosed with Parkinson's disease requiring prescribed daily medication?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
17. Has the applicant been diagnosed with dementia (including Alzheimer's disease)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
18. Has the applicant been diagnosed with motor neurone disease?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
19. Has the applicant been diagnosed with a chronic respiratory disease requiring prescribed daily medication or inhalers?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
20. Has the applicant been diagnosed with chronic kidney failure?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years

	First applicant	Second applicant (if applicable)
21. Has the applicant been diagnosed with cirrhosis of the liver?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
22. Has the applicant had a heart, kidney, liver or lung transplant?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of surgery:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
23. Has the applicant been diagnosed with hepatitis C?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years
24. Has the applicant been diagnosed with HIV?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Please enter the date of diagnosis:	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years	<input type="radio"/> Less than one year <input type="radio"/> 1-5 years <input type="radio"/> 5+ years

## DATA PROTECTION AND PRIVACY POLICY

Please provide the following privacy policy to your customer(s).

### Who are we?

Just Retirement Money Limited is part of the Just group of companies\* and is registered under the data protection laws in the United Kingdom. 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 beneficiaries where relevant (this includes someone you appoint under a power of attorney), when you use our services or we may collect it indirectly from our business partners, such as financial intermediaries:

## DATA PROTECTION AND PRIVACY POLICY (CONT)

**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.

\* Just Group of Companies comprising: Just Retirement Limited, Just Retirement Money Limited, HUB Financial Solutions Limited, Just Retirement Management Services Limited, Just Re 1 Limited, Partnership Home Loans Limited, Paying for Care Limited, Partnership Services Limited, Partnership Life Assurance Company Limited and Partnership Group Holdings Limited.

### How we process your personal information

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

**Personal data (including, where relevant, any medical data and your dependant's or beneficiaries' personal and medical data):** this information helps us in our legitimate interests (where those interests are not overridden by your interests and rights) and, in the case of any special categories of personal data (for example health or medical data) with your express consent:

- a) for the administration and continuing review of your lifetime mortgage;
- b) to medically underwrite your lifetime mortgage 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;
- n) for general administrative purposes; and
- o) for the purposes of automated decision making.

Financial information: where relevant, this information is necessary for the performance of our contract with you and facilitates the provision of our services.

### Consent

The Just group of companies provide an extensive range of different products and services. We may be required to obtain your consent in order to:

- send you marketing literature covering our range of products and services;

### DATA PROTECTION AND PRIVACY POLICY (CONT)

- obtain your marketing preferences to communicate through email, telephone or sms; and
- use your personal data for automated decision-making, including profiling for research and marketing purposes as well as actuarial and statistical analysis.

We will seek to obtain your explicit consent where we are required to process any special categories of your personal data.

In the event that we intend to process your personal data for new purposes requiring your consent, we will contact you to obtain your consent for such new purposes.

#### Who we may share your personal information with

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

- our group affiliate including Just Retirement Limited, Just Re 1 Limited and Partnership Life Assurance Company Limited;
- 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).

The following categories of agents, business partners and close affiliations assist us in the provision of ancillary services and only use your personal information to the extent necessary to perform their functions:

- 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, from to time.
- 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 the Just group, where relevant, for management information purposes and;
  - for underwriting purposes in respect of Partnership Life Assurance Company Limited; and
  - financing purposes in respect of Just Retirement Limited and Just Re 1 Limited.

A list of Just Group companies can be found on page 6\*.

In addition, we may disclose your personal information if legally entitled or required to do so, for example if required by law or by a court order or if we believe that such action is necessary to prevent fraud or the right, property or personal safety of any person.

#### Data retention and anonymisation

Where we have provided you with a service, we will keep your personal information for as long as is necessary 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 in compliance 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 to develop our products and services.

**DATA PROTECTION AND PRIVACY POLICY (CONT)****Monitoring our communications with you**

We may monitor or record your calls and text messages and other communications, such as emails, in accordance with UK law, and in particular for business purposes such as:

- (a) quality control and training;
- (b) processing necessary for the entering into or the performance of a contract;
- (c) to prevent unauthorised use of our telecommunications systems and web sites and/or services;
- (d) to ensure effective systems operation;
- (e) to meet our legal obligations;
- (f) in your vital interests;
- (g) to prevent or detect crime; and
- (h) in relation to our legitimate interests.

**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 UK current data protection laws.

For example, our security and privacy policies are periodically reviewed and enhanced as necessary 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 or EEA**

Your personal data is sent to and stored on secure servers located in the UK or countries within the European Economic Area (EEA). In the event that your information is transferred outside the UK or the EEA (e.g. because any of our advisers 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 mechanism 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 legislation.

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

If at any point we decide to use or disclose information we have collected in a manner different from that stated at the time it was collected, we will notify you.

**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 retain a record of your stated objection to the processing of your personal information, including in respect of an objection to receiving marketing communications, for the sole legitimate purpose of ensuring that we can continue to respect your wishes and not contact you further during the term of your objection.

In terms of your rights, you can:

- request to see the personal information we hold on you;
- request your data to be corrected or erased where appropriate;
- restrict/object to the processing of your personal data whilst we investigate your concern;



**DATA PROTECTION AND PRIVACY POLICY (CONT)**

- 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;
- withdraw your consent to certain processing activities at any time, for example, to object to direct marketing or profiling for market research and marketing purposes; and
- object to automated decision making.

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

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

If you remain unhappy with a response you receive from us, you can also refer the matter to the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk).

Just is a trading name of Just Retirement Money Limited. Registered Office: Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Registered in England and Wales Number 09415215. Just Retirement Money Limited is authorised and regulated by the Financial Conduct Authority.

**This form will only be accepted when sent directly from an authorised adviser email address.**

**FOR MORE INFORMATION**

Call: **0345 302 2287**

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

Email: [LTMquote@wearejust.co.uk](mailto:LTMquote@wearejust.co.uk)

Or visit our website for further information: [justadviser.com](http://justadviser.com)

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

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