JUST.

SECURE LIFETIME INCOME

ADVISER GUIDE

SECURE LIFETIME INCOME

A NEW APPROACH TO RETIREMENT INCOME

At Just, we believe that everyone deserves a fair, secure and fulfilling retirement. We're here to make sure your clients get the most out of theirs.

Since pension freedoms were introduced, there's been a need in the market for a truly innovative retirement income solution.

Secure Lifetime Income (SLI) is an innovation that makes a guaranteed income for life available where you do business – on platform. SLI can help you to create personalised blended retirement income solutions for your clients.

As well as providing your clients with the security of a guaranteed income for life, SLI also comes with a number of other benefits, including:

- a death benefit
- tax-planning opportunities, and
- a unique cash-in value.

This guide gives you more information about SLI and its benefits so you can decide how you can use it to support your clients – for life.

CONTENTS

WHO IS SECURE LIFETIME INCOME FOR?

The table below shows which of your clients are most likely to benefit from SLI.

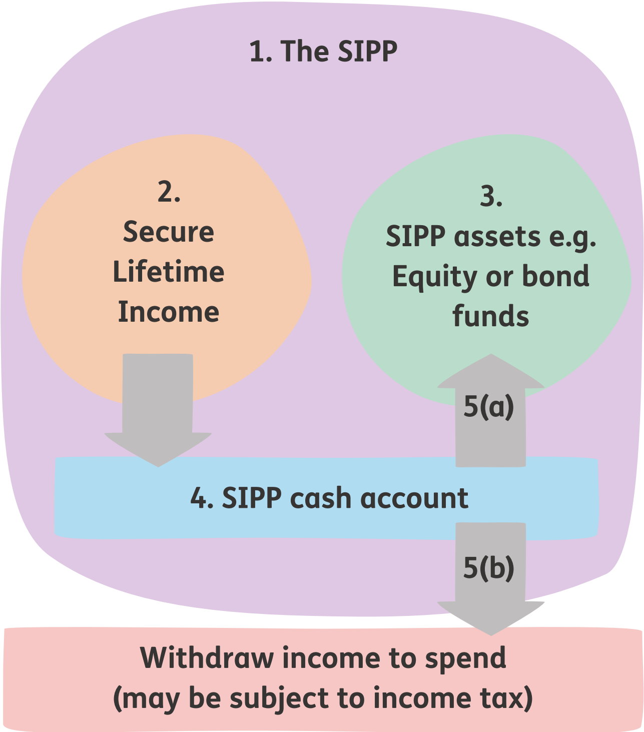
	Secure Lifetime Income
Client age	SLI is available to clients aged 55 – 90.
Retirement pot value	Clients with retirement funds of between £100k and £500k are most likely to consider a blended retirement income approach which could include SLI.
Purchasing SLI	Clients will need funds held within a Self-Invested Personal Pension (SIPP) that offers SLI.
Income security and investment flexibility	Clients who want a monthly income to cover regular outgoings whilst retaining control of their remaining assets all in a single SIPP.
Advice need	Clients should be willing to take financial advice as SLI is only available via a financial adviser.
Tax planning	Clients who want to access a monthly income with an ability to control how much income they take and when in order to manage the tax they pay.
Death benefit provision	Clients who want a lump sum death benefit paid into their SIPP should the worst happen during the death benefit period, with flexibility in how this benefit can be taken.
Cash-in value if circumstances change	Clients who want some peace of mind that they can receive a lump sum cash-in value if their circumstances change significantly during a set period from purchase.

HOW SECURE LIFETIME INCOME WORKS

SLI is a new way to help you cover your client's regular outgoings for the rest of their life. It can give them peace of mind with a guaranteed income for life and the flexibility to integrate their remaining funds for potential growth within a SIPP.

It's simple to set up within a SIPP. It means you can make sure your clients have access to a guaranteed income for life, so they don't have to worry about running out of money in the future.

The diagram below illustrates how the SLI works, with an explanation of each part on the right.



1. This box shows the SIPP. Your client can purchase SLI within their SIPP, alongside other assets, such as equity funds or bond funds.
2. This represents the SLI. It will pay a monthly income within your client's SIPP for the rest of his or her life.
3. This area represents the rest of your client's pension assets, including funds, bonds and shares.
4. The monthly income is paid into your client's SIPP cash account.
5. Once the monthly income is paid to the cash account, your client can choose to withdraw or reinvest some or all of the income or leave it in the SIPP cash account.
   (a) Reinvesting some or all of the monthly income is tax-efficient. This is because SLI income reinvested within their SIPP is not subject to income tax. (SIPP charges may apply to reinvested income).
   (b) When your client takes money out of their SIPP it will be subject to income tax.

Your client can increase the amount of monthly income they receive by applying for additional tranches of SLI, up until they're 90.

The SLI plan is held on behalf of your client by the SIPP trustee as an asset of the scheme.

Please note: your client's SIPP charges will be deducted from the SIPP cash account. This will affect the amounts available for withdrawal or reinvestment. You can find out about these charges in your client's SIPP illustration or from the SIPP provider. Please make sure you are aware of any charges that apply when recommending SLI to your clients.

BENEFITS OF SECURE LIFETIME INCOME

The main purpose of SLI is to give your clients security and peace of mind with a regular guaranteed income for life, based on their individual circumstances.

We've outlined the main client benefits in our SLI **customer guide**. Below are some of the key features and benefits SLI offers.

A product designed to work with you for your clients

SLI works simply and easily with your existing platform advice processes and business model utilising a simple on-line purchase process. This makes adding the product to your offering very straightforward.

Enhanced retirement income offering

It enhances retirement income offerings through more efficient holistic financial planning – with guaranteed income for life available, on platform, within a SIPP.

New and easier way to blend

Clients don't have to choose between an annuity or income drawdown any more. You can create a guaranteed income stream within your client's portfolio using the same platform you use to manage their broader pension assets. SLI enables you to create a blended portfolio, giving your client income security and control of the remaining SIPP assets at the same time. It's simple and easy to manage and offers you longer term planning opportunities with your clients as they de-risk their portfolios.

Lifetime Income

It provides competitive guaranteed income rates which are fully underwritten (with a comparison tool to help you compare against traditional annuity rates).

Death benefit for your clients

It includes a lump sum death benefit that starts at 75% of the purchase price and reduces at twice the rate of income due until it reaches zero. This provides a valuable protection for your client's beneficiaries for a set period. If your client dies during the death benefit period the SLI plan will pay a lump sum. The scheme administrator can then make the death benefit available to your client's beneficiaries. You can find out more about the death benefit on page 8 of this guide.

A unique cash-in option if your client's circumstances change

It includes a safety-net, cash-in feature for a set period, which allows your clients to cash in the product if their circumstances change significantly and they need a lump sum. You can read more about this on page 9 of this guide and the document titled **A Technical Guide to the Cash-In Value for Advisers**.

Management opportunities

Monthly income is paid within your client's SIPP. This gives you the flexibility to advise your client on how and when to take income – to match his or her needs and manage tax.

Ongoing de-risking option

It will help you de-risk your client portfolios. Your clients can apply for additional tranches of SLI over time to reduce risk and take into account changing capacity for loss.

UNDERWRITING – EVERYONE IS DIFFERENT

We're underwriting specialists, which means we take your clients' personal, health and lifestyle information into consideration to give them a personalised level of income based on their circumstances. This may mean that they receive a higher level of guaranteed income in retirement than they could have received elsewhere.

Why is health and medical information required?

The health and medical information used for underwriting helps to build an accurate picture of the client's individual circumstances. This in turn helps providers to have a better view on how long someone is likely to live for. This is a major factor in dictating what level of income is offered as an income rate.

Although underwriting utilises a wide range of information, it is often thought of as falling into two broad areas – lifestyle and medical.

Lifestyle

This information includes simple things like body mass index, which can be used to see if someone is underweight or overweight. Over time body mass index can have an effect on someone's health. High blood pressure and cholesterol, respiratory conditions and even marital status all have an effect on life expectancy.

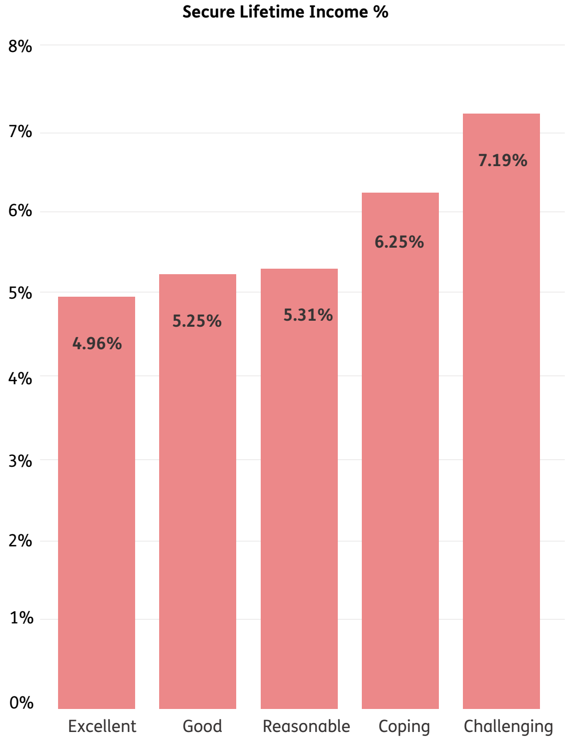
Medical

This information tends to be what would be recognised as illnesses, such as diabetes, heart conditions, strokes and cancer. Everyone's health and lifestyle information is individual to that person, and is used to give a better view of how long someone is likely to live for. No two people are the same, so underwriting allows us to offer a tailored income rate for everyone.

Average level of income based on health and lifestyle information

The following examples (which are for illustration purposes only) show the effect that underwriting can have, demonstrated by the difference in the SLI rate payable. We have shown them using a sliding scale of health descriptions.

In each case, the person is age 65, with a £100,000 pension fund (after tax-free cash is taken), which they use to buy SLI. The examples associated with the health descriptors shown in the graph below are described on the next page.



Indicative Secure Lifetime Income rates provided by Just as at 26 April 2019

Underwriting health conditions

Excellent	Laura feels pretty good health-wise and hasn't been to the doctors for as long as she can remember. She doesn't take tablets for any health conditions and she looks after herself with exercise and healthy eating. Laura would be able to get an income equivalent to **4.96% per year.**
Good	Brian is feeling well. He is slightly underweight for his height and doesn't have any health issues. He doesn't smoke or take any medication. He would be able to achieve an income of **5.25% per year.**
Reasonable	Graham's health is generally okay, but not brilliant. He managed to give up smoking years ago, and despite being underweight, he has high blood pressure and cholesterol. He keeps these in check with medication that he takes every day. Graham's health and lifestyle means that he would be able to get an income equivalent to **5.31% per year.**
Coping	Pamela's health is suffering, but she feels that it's mostly under control. She is still active, but has to keep an eye on her high blood pressure and cholesterol for which she takes tablets every day. She was also diagnosed with diabetes about 9 years ago. She has to take a tablet for this and check her blood glucose levels every day. With underwriting, Pamela's income would be equivalent to **6.25% per year.**
Challenging	Margaret is suffering with her health. She is an ex-smoker and – although she takes tablets for high blood pressure and cholesterol – it is the more serious condition of Parkinsons disease that is impacting on her activities of daily living. She spent time in hospital related to this condition about a year ago, and continues to take medication for it. Because of this, Margaret is able to get an income rate equivalent to **7.19% per year.**

THE DEATH BENEFIT

SLI comes with a number of additional features, including a death benefit.

What is the death benefit?

SLI has a guaranteed death benefit available for a set period. The length of time that your client's death benefit applies for will depend on how much monthly income he or she receives.

The lump-sum death benefit amounts are guaranteed and won't be affected by market conditions. This means your client can be sure of the amount that will be paid if he or she dies during the set death benefit period. The value of your client's initial death benefit and when it will end are set at the start of the plan, and are shown in the **Personal Quotation**.

What are the other features of the SLI death benefit?

- It's paid as a lump sum amount within your client's SIPP rather than a monthly payment.
- It starts at 75% of the initial premium. It then reduces on a monthly basis by twice the monthly income due until it reaches zero.
- If your client dies within the set period, the SLI income payments will stop and the death benefit lump sum will be paid directly to your client's SIPP to be distributed in accordance with the SIPP scheme rules and terms and conditions.
- As the death benefit is paid into the SIPP, your client's beneficiaries have flexibility in how to withdraw funds in the most tax efficient way.

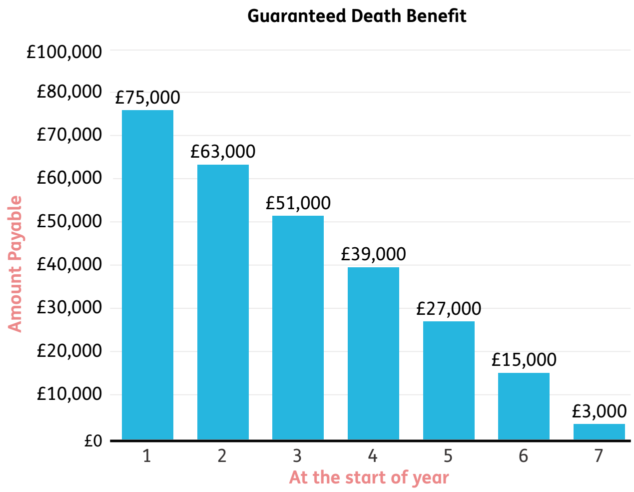
A death benefit example

The death benefit amount starts at 75% of the purchase price. For example, a 66-year-old client who buys £6,000 of annual income with £100,000 from their SIPP will have an initial death benefit of £75,000.

The death benefit available then reduces in value by twice the amount of monthly income due until the lump sum reaches zero.

Using the example above, by the end of the first month there would have been one income payment of £500 received. The new death benefit would have reduced to £74,000. This is calculated as their initial death benefit of £75,000 minus £1,000 (two times the total income payments made of £500). The death benefit will reduce in this way every month, on the day the income payment is due.

In this example, a lump sum will be paid within your client's SIPP if he or she dies during the first six years and three months from the start date of this plan. The amounts payable on death at the start of each year are shown in the graph below.



Based on a 66-year-old client who buys £6,000 of annual income with £100,000. The initial death benefit starts at £75,000. Indicative Just rates as at 26 April 2019.

Any lump sum payable part way through a year will take into account that a full year's guaranteed income hasn't been paid. For example, if your client dies after the start of year five but before the start of year six of their Plan, the lump sum we pay into their cash account will be between £15,000 and £27,000. For people dying during a year, the exact amount would depend on how much income they were due to receive from their SLI Plan before their death.

The above example is for illustrative purposes only. Every client will have his or her own personalised income and the death benefit values will depend on the purchase price paid and the income amount. This can be found in your client's **Personal Quotation**.

THE CASH-IN VALUE

SLI is designed to provide a guaranteed income for life that's comparable to the income from a traditional lifetime annuity. However, unlike traditional lifetime annuities, the SLI offers a cash-in option for a set period (equal to the death benefit period) of a client's Plan.

The cash-in value gives clients who buy SLI access to a cash lump sum for a set period which could be useful if their circumstances change significantly during that time.

This benefit helps overcome one of the main objections clients often have to buying a guaranteed income for life product, namely, that it's an irreversible decision, and so may help reassure clients when they are considering whether to buy this product.

The cash-in value available depends on when the client decides to take their cash lump sum, and on market conditions at that time. Once a client has taken their cash-in value, their SLI will end, so their payments will stop and they will no longer be entitled to the death benefit.

How is the cash-in value calculated?

- The cash-in value at the plan start date is set to equal the guaranteed death benefit, which is 75% of the purchase price your client paid for their SLI.
- It is then calculated on a daily basis taking into account market conditions, and will have a maximum value of the guaranteed death benefit at that time.
- As described earlier, the guaranteed death benefit reduces by twice the amount of each monthly income payment due, until it reaches zero. The cash-in value is therefore limited to be no more than this amount.

What are 'market conditions'?

Market conditions, such as long-term interest rates, are taken into account when valuing the cash-in value by referring to a calculation of the underlying value of the future lifetime income benefits due to your client. For example, in times of increased interest rates the cash-in value could be lower.

The underlying value, taking account of market conditions, is calculated every day. It is then compared to the underlying value calculated at the time of purchase.

The cash-in value is equal to the initial cash-in value reduced in proportion to the change in underlying value. It is also limited to be no more than the death benefit at the time.

For example, looking at the death benefit example given on page 8, if the underlying value of the future SLI benefits one year after purchase has reduced by 18%, then we reduce the initial cash-in value of £75,000 by 18%, which gives £61,500. We then compare that with the death benefit at the time, which is £63,000. In this case the cash-in value would therefore be £61,500, which is the lower of the two numbers.

Other 'market conditions' can also affect the cash-in value. The cash-in value depends on the value of the SLI Plan, which is affected by regulations applying to Just. If those regulations, or the way we are required to implement them, change then that could affect the cash-in value. For example, if the regulations specified a change to the way in which we apply long-term interest rates when calculating our capital requirements, this could impact the cash-in value.

Where can I see the cash-in value?

When an SLI has been set up, the cash-in value is available to the platform, to display alongside your client's other assets in their SIPP. This is represented by the SLI's Value Units. Changes to the cash-in value will be delivered by changing the number of Value Units, rather than by changing the unit price. Each Value Unit will always be worth £1.

You can find a more detailed explanation of the cash-in value in the **Technical Guide to the Cash-In Value for Advisers** document.

SECURE LIFETIME INCOME AND YOUR ADVICE PROCESS

There are numerous choices when it comes to managing client money so how do you ensure you provide the right outcomes for your clients in or entering retirement every time?

Before looking at some case study examples of how SLI could be used to benefit your clients, this section looks at how it might tie into your advice process and some of the areas you are likely to take into consideration.

Many advisers now manage client money using a Centralised Investment Proposition (CIP) to deliver consistent, robust and repeatable client outcomes. This is now a standard feature in most firm's advice processes.

Having this formal process in place means you can demonstrate how your advice was given which will ensure you and your business are protected in the future.

Most adviser CIPs were created with only asset accumulation in mind. Because of this, they often don't include appropriate processes, procedures and solutions for managing some of the key differences between accumulating wealth and then spending those assets in retirement.

Should there be a different process for accumulation and decumulation?

It's worth taking a step back to consider some of these key differences between the two distinct advice phases of accumulation and decumulation.

In the accumulation phase, you often know the end or target date. The overall planning objective is normally to maximise investment returns based on your client's appetite for investment risk. You could take more risk if returns are below expectations in the run up to the target date. Or, equally, your client could remain invested for longer or increase their savings to meet their goals and objectives.

However, when it comes to decumulation in retirement there are some distinct differences. The main one is that you don't know how long your client's investments need to last for. Even taking a view on average life expectancy won't answer the question of how long your client will live. Half of us will live beyond the average age, so how can you guarantee your clients won't run the risk of running out of money or eroding the legacy they can leave?

The sustainable withdrawal quandary

Delivering a client's retirement income takes careful consideration. This is similar to the decisions regarding the processes, procedures and solutions included in your existing CIP to make sure your clients (especially those with limited risk capacity) aren't exposed to the risk of running out of money.

For high-net-worth clients with enough wealth to see them comfortably through retirement, the risk of running out of money due to market falls will rarely affect their lifestyle. However, it could affect the legacy they can leave.

For lower and middle-market clients, drawdown can have more associated risks – the uncertainty of investment returns can have a big impact on their income, which could leave them with less money than they need to live on.

For example, if markets fell significantly in the early years of your client's retirement and impacted their drawdown funds, would a 3%, 4% or 5% income withdrawal strategy cover their whole retirement? It might do, but there's a chance it might not. Do you want to take this risk when generating a retirement income to provide security for your client?

Is blending the answer?

In order to guarantee your client won't run out of money, you may want to make sure the part of their income needed to meet their lifelong regular spending needs is secure.

With the background of the Retail Distribution Review and the more recent Pension Freedoms, SLI has been developed for customers who want to buy a guaranteed income within their SIPP to manage their retirement income efficiently.

Also, unlike some other offerings, SLI is available where you do business – on platform. So, it also fits in with your current operating model.

CASE STUDIES

SLI can be an ideal retirement solution for clients in a number of different situations. For example:

- To pay for your client's regular outgoings with a guaranteed income using SLI, which then gives them the flexibility to use their remaining assets for potential growth, all within a SIPP.
- If your client retires but decides to go back to work for a year, or on a part-time basis, they can leave their SLI payment accumulating within their SIPP – potentially saving on income tax. This also provides them with the opportunity to reinvest this income within their SIPP (SIPP charges may apply to reinvested income).

These scenarios are described on the next few pages.

Our Customer Guide also includes several case studies and there are a number of additional case study examples available in the **Case Studies** document, covering a range of ways SLI could work for your clients.

CASE STUDY – YOUR CLIENT NEEDS AN INCOME TO PAY FOR REGULAR OUTGOINGS WITH REMAINING FUNDS INVESTED WITHIN THE SIPP

Many people want the best of both worlds when it comes to their pension funds. This means having control and flexibility but with a degree of security that comes with having a guaranteed income to cover regular expenses.

RICHARD'S STORY

'Richard is 64 and about to retire on his 65th birthday. He wants his regular expenses covered whilst retaining control of how he invests his pension assets.'

Funds

Richard's fund value is £200,000.

Aim

To secure a guaranteed income to cover Richard's regular expenses.

How SLI can help Richard

Buying SLI within his SIPP will mean Richard can keep control of a significant part of his pension assets whilst securing a guaranteed income for life to cover his regular expenses.

His adviser calculates that his regular expenses are £1,100 each month (£13,200 a year). Richard's state pension is £8,767 a year, leaving a gap of £4,433 to fill.

Assuming he's in reasonable health, when Richard turns 65, he can secure £4,433 in guaranteed income for life within his SIPP for £85,000 (this is equivalent to a rate of income of 5.2%). This example doesn't take income tax into account.

This will leave him with £115,000 to continue investing and give him the blended retirement income solution he's looking for.

Richard would also get a death benefit paid into his SIPP if he dies within the death benefit period, which can be passed on to loved ones. Also, were his circumstances to change significantly, he can cash in his plan for a lump sum in the cash-in value period.

Key client benefits:

- Guaranteed lifetime income
- Valuable death benefit and a cash-in value periods in the early years
- Simple de-risking option if attitude to risk changes over time

Indicative SLI rates provided by Just as at 28 June 2018.

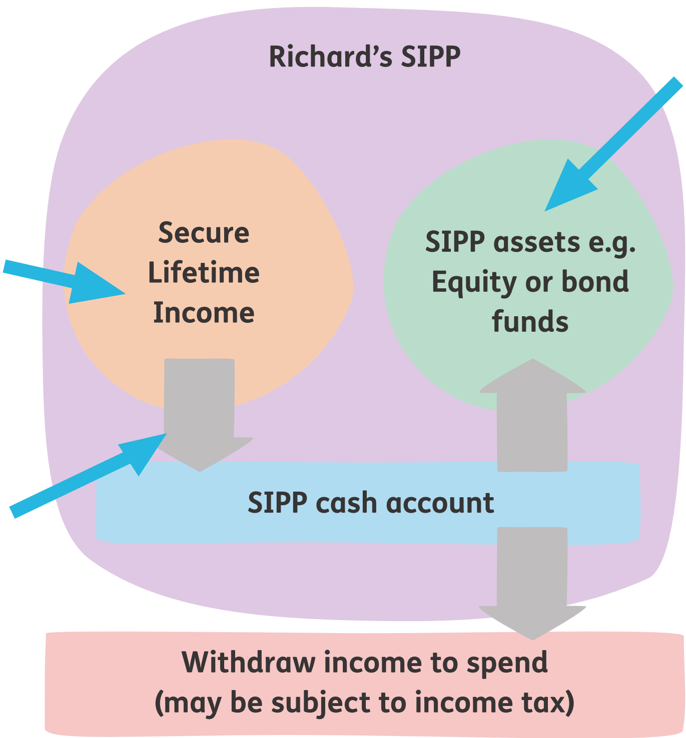
RICHARD'S STORY ILLUSTRATED

Premium to purchase SLI – £85,000

The cash-in value which forms part of the overall SIPP value will start at 75% of the SLI purchase price – £63,750

Total SIPP funds before SLI Purchase – £200,000

Total funds after purchase of SLI (excluding the SLI cash-in value) – £115,000



SLI paid every month – £369 per month (£4,433 per year)

This payment tops up the State Pension of £731 per month (£8,767 per year) to cover Richard's £1,100 regular outgoings. The State Pension is paid and received outside of his SIPP

Key adviser benefits

- Simple product design to provide a new and easier blending solution
- More client flexibility than a traditional blending design
- Ongoing management opportunities
- De-risking option as your client's attitude to risk changes

All the numbers in the case studies are illustrative only to show how SLI could be used. They are based on our current understanding of tax law and are not intended to provide any form of advice or recommendation. Indicative SLI rates from Just on 26 April 2019.

CASE STUDY – YOUR CLIENT HAS RETIRED BUT DECIDES TO GO BACK TO WORK

Let's take the example of someone who has already purchased SLI and is getting a guaranteed income for life but is then tempted to go back to work. They will carry on getting their guaranteed income – paid into their SIPP cash account – but they might not need to take this money. Leaving this money within their SIPP can provide your client with the flexibility to manage their tax liability.

Alternatively, they could use some of their SLI to provide part of their income and cover the rest of their income need through working part time rather than full time.

DAVID'S STORY

David is 66 and he retired last year. He purchased an SLI that pays him a guaranteed income. He's now been offered a contract consultant role with his previous employer. This role provides him with enough income to live on so he doesn't need to take any money from his SIPP for the time being.

David currently gets £8,767 a year in state pension. He also receives £10,473 a year in SLI – having invested £200,000 via his SIPP (this is equivalent to a rate of income of 5.2%). This gives him a total income of £19,240 a year to cover his regular outgoings.

In his new consulting role, David will earn £45,000 a year. This means he doesn't need to withdraw the income he gets from his SLI.

Because David's SLI is paid within his SIPP, he won't be taxed on this income until he takes it from his SIPP. This means David is saving £4,189 a year in tax whilst leaving the SLI income in his SIPP. This gives him the chance to manage his income at a later date, when he may be in a lower tax band.

Another potential benefit is that David has the option to reinvest his SLI income into other SIPP investments. This is a significant added benefit as it allows him to reinvest £10,473 per year (paid in monthly instalments) until he needs it again. Please note that SIPP charges may apply to reinvested income.

What about reinvesting and the Money Purchase Annual Allowance (MPAA)?

When someone takes income flexibly from a SIPP they will be subject to the Money Purchase Annual Allowance (MPAA). This restricts the amount that can be contributed into a pension scheme to a maximum of £4,000 per year (based on current rules). However, in David's case, the income that is being reinvested within his SIPP does not count as a contribution, so he can still contribute up to £4,000 per year into a money purchase pension scheme in addition to the SLI reinvestment within his SIPP.

Key client benefits

- Tax efficiency
- Reinvestment opportunities within a SIPP

Indicative SLI rates provided by Just as at 26 April 2019.

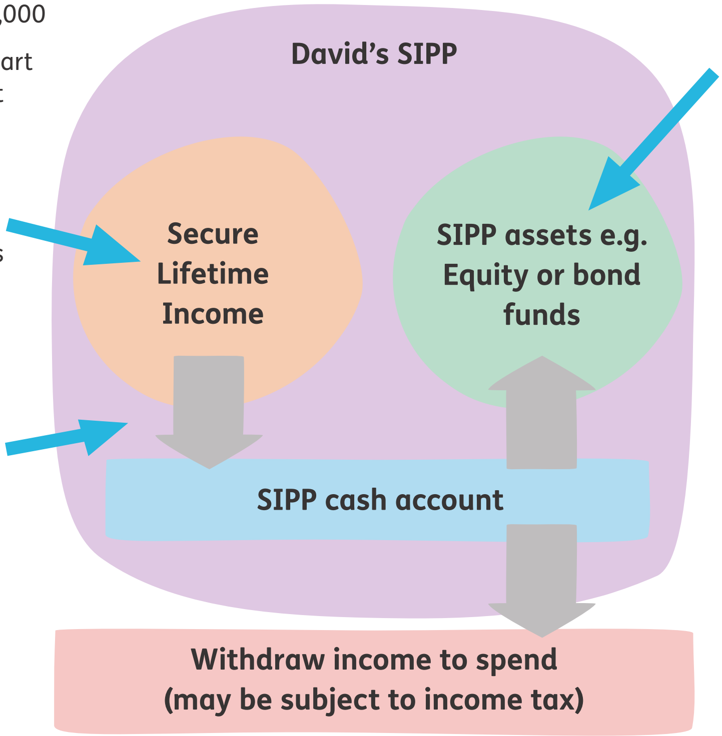
DAVID'S STORY ILLUSTRATED

Premium to purchase SLI – £200,000

The cash-in value, which forms part of the overall SIPP value,starts at 75% of the SLI purchase price. It reduces by twice the monthly income, is also subject to market conditions and will be capped at the death benefit level. David has received one year's income and his cash-in value is – £129,054

SLI paid every month – £873 per month (£10,473 per year)

David also receives the state pension of £731 per month (£8,767 per year) which is paid and received outside of his SIPP



All David's other SIPP funds are held here

Key adviser benefits

- Simple product design – enabling tax efficiency and reinvestment opportunities within a SIPP
- Ongoing management opportunities

All the numbers in the case studies are illustrative only to show how SLI could be used. They are based on our current understanding of tax law and are not intended to provide any form of advice or recommendation. Indicative SLI rates from Just on 26 April 2019.

HOW TO SET UP A SECURE LIFETIME INCOME

SLI is designed to make managing your client's retirement income as simple and straightforward as possible.

The buying process

Discuss guaranteed income solutions with your client to see if SLI is right for their retirement portfolio

↓

If your client agrees, you can get them an online SLI quote (and compare it with other guaranteed income solutions – at the touch of a button)

↓

Give us your client's medical and health information so that we can give them a personalised rate.

↓

Once you and your client are happy with the quote, and the funds needed to buy the SLI are in your client's SIPP cash account, you just complete the declarations, press the apply button and the funds will be transferred to set up their SLI.

↓

Income payment

Your client's secure income will then be paid every month, for the rest of their life, (unless the cash-in value is taken) directly into their SIPP cash account

↓

Managing your client's Plan

SLI is set up with two separate unit classes.

- **Income Units** are fixed and represent the amount of income that will be received each and every month, for life (or until the cash-in value is taken) from SLI.
- **Value Units** show how much the cash-in value is worth at a given time.

↓

Your client can withdraw as much or as little of the SLI income from their SIPP as they choose, and can reinvest any amounts not withdrawn (SIPP charges may apply to reinvested income).

↓

You could look at de-risking your client's portfolio by applying for additional tranches of SLI in future years. Your client can keep buying additional SLI up until they're 90. This can help reduce some of the risk your client may face by keeping their money in investable assets in later life.

Payment Date

Income is paid to the SIPP on the first day of the month irrespective of the Plan start date. If the payment date falls over a weekend or bank holiday the payment will be made on the working day prior to the payment date.

The date your client receives the income into their own personal SIPP account will depend on the income distribution dates offered by the SIPP provider.

First Payment

SLI pays full monthly payments only. There is no proportionate first income payment

As long as SLI is set up with a start date before the income cut-off date your client will be entitled to a full income payment on the 1st of the following month. If the start date comes after the income cut-off date the first monthly payment will be on the 1st of the subsequent month following the month after the start date.

The income cut-off dates will be published on your platform.

ABOUT US

We are Just. We believe that everyone deserves a fair, secure and fulfilling retirement. We're here to help you get the most out of yours.

ABOUT US – QUICK FACTS

- We were created after the merger of Just Retirement and Partnership Assurance in 2016.
- We were awarded a 14th consecutive '5-star' award in the 'Life and Pensions' category at the 2018 Financial Adviser Service Awards.
- We have already provided 600,000 retirees with a better income.
- At the heart of our brand is a social purpose, and our mission is to help one million people with the challenges of later life. Read more on our website, wearejust.co.uk

FOR MORE INFORMATION

Call: **01737 827915**
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