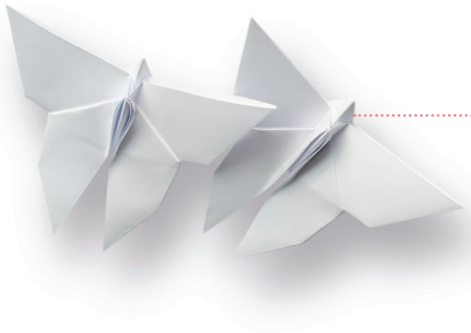


IMMEDIATE AND DEFERRED CARE PLANS

KEY FEATURES



This document outlines the key features of our care plans. This is an important document which you should keep safe in case you need to refer to it in the future.

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.

'The Financial Conduct Authority (FCA) is a financial services regulator. It requires us, Just, to give you this important information to help you decide whether our care plans are right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.'

Please read this document together with your care illustration. You can ask us for the Terms and Conditions for our care plans.

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KEY FEATURES OF OUR CARE PLANS

Benefit payments

The amount that we'll pay to your registered care provider for the rest of your life. If you choose escalation, this amount will increase each year.

Registered care provider

To qualify for tax-free benefit payments, you must be receiving care from a registered care provider. They must be registered with one of the following care authorities in the UK.

- Care Quality Commission (CQC) in England
- Care Inspectorate Wales (CIW)
- Healthcare Improvement Scotland (HIS)
- Regulation & Quality Improvement Authority (RQIA) in Northern Ireland

Capital protection

This feature allows you to buy protection for some of your initial investment (the capital) you invest in your Immediate Care Plan. You can protect up to 75%.

Escalation

This feature allows you to increase your benefit payments each year by a certain percentage or in line with the Retail Price Index (RPI). RPI escalation is only available with our Immediate Care Plan.

Deferred period

This is the period you select, at the start, from one to five years, in which you do not take any benefit payments. During this period, you're responsible for covering your own care costs.

Immediate Care Plan – Its aims

Our Immediate Care Plan aims to:

- help fund care costs – including care at home, residential care and nursing care
- start paying towards the cost of your care immediately – or within 12 months
- make tax-free **benefit payments** to a **registered care provider** on your behalf
- guarantee benefit payments to your registered care provider for the rest of your life
- allow you to buy, at the time you apply, protection on some of the capital you invest in your Immediate Care Plan if you die (this is called **capital protection**), and
- allow you to select, at the time you apply, the option for your benefit payments to increase by a certain percentage, or in line with the Retail Price Index (RPI) (called **escalation**). This aims to help keep pace with rising care costs and inflation.

Deferred Care Plan – Its aims

Our Deferred Care Plan aims to:

- help fund care costs – including care at home, residential care and nursing care
- offer you the option to delay receiving benefit payments for one to five years (called your **deferred period**)
- make benefit payments tax-free to a registered care provider on your behalf – when your deferred period ends
- guarantee benefit payments to your registered care provider from when your deferred period ends, for the rest of your life, and
- allow you to select, at the time you apply, the option for your benefit payments to increase (called escalation). This aims to help keep pace with rising care costs and inflation.

Our care plans can only pay towards the care costs of one person.

Premium

The cost of your care plan (this figure doesn't include any adviser charge).

Commencement date

The date we receive your premium. This is the date your cover will start. Your benefit payments may start at a later date.

Money Back Guarantee (MBG)

We'll return part of your premium if you die within the first six months of your care plan commencement date, or twelve months if Covid-19 is recorded on your death certificate as a contributory cause of your death. We will repay this to your estate.

Cancellation notice period

You have 30 days from the date you receive your care plan policy documents to cancel your care plan. To cancel, you must return a fully completed cancellation notice to us during this period.

Purchased life annuity

An annuity that's bought with a person's own capital but where the payments made are taxed.

Your commitment

If you choose one of our care plans, you commit to:

- paying us a single amount to buy your care plan (this is called your **premium**)
- choosing the level of benefit payments you want us to make
- choosing whether you want your benefit payments to remain fixed or increase each year
- giving us your registered care provider's details
- telling us about any changes in your circumstances between your application date and the **commencement date** of your care plan
- telling us about any changes in your details after your care plan has been set up, and
- making sure your next of kin or legal personal representative knows they must tell us as soon as possible following your death. You can find our contact details on page 14.



Risks

Total benefit payments made by your care plan

- You might die early on during your care plan. If this happens, the total benefit payments made by your plan may be significantly less than the premium you paid.
- If you die within the first six months of the start of your care plan (or twelve months if Covid-19 is recorded on your death certificate as a contributory cause of your death), we'll issue a full or partial refund to your estate. This depends on the month when you die (see the section on **Money Back Guarantee** on page 9). If you die outside of these timescales we will not refund your premium (this applies if you haven't chosen capital protection in the case of our Immediate Care Plan – see below).

Capital protection (this applies to our Immediate Care Plan only)

- The capital protection option has no cash surrender value at any time – and you can't cancel it.
- The capital protection amount received will be less than the premium you paid.

Change in circumstances

- You can't cancel your care plan after your 30 day cancellation notice period. This period is 30 days after you receive your care plan policy documents. After your **cancellation notice period** ends, there's no cash surrender value.
- If your circumstances change, you may want a higher level of benefit payments. Or you may need care funding before your deferred period ends. In these circumstances (or if your cancellation period has ended) you may need to find funds for this from elsewhere. Another option could be to apply for a new Immediate Care Plan that starts making benefit payments straightaway.
- If you no longer need care funding and your cancellation notice period has ended, you can't cancel your care plan. If you don't need care funding any more, any payments you receive will lose their tax-free payment status. In this scenario, we will make payments to you after tax is taken. This is because your care plan will be treated as a **purchased life annuity**, for tax purposes.

Retail Price Index (RPI)

A measure of the general level of inflation published by the Office for National Statistics.

Meeting the cost of your care needs

- Benefit payments aren't guaranteed to cover the entire cost of your care.
- You may choose not to have your benefit payments increase every year. You'll have to pay for any increases in care costs that are more than your benefit payments.
- If the level of escalation you choose is less than the increases to your care costs, you'll be responsible for paying for the shortfall.
- When your care plan is making benefit payments, the level of escalation you've chosen may be more than the increases in care costs. If this happens, we will pay the extra direct to you. This will be treated as a purchased life annuity and the excess payments will be taxed according to HMRC's rules.
- For our Immediate Care Plan, linking your benefit payments to the **Retail Price Index (RPI)** means your payments could rise and fall. This will happen in line with any increases or reductions in the RPI. If the RPI reduced, your benefit payments would be reduced. This means your Immediate Care Plan could pay less than when your care plan first started.

Tax and access to state benefits

- Some state benefits are means-tested (based on your income and spending). The benefit payments from your care plan may affect your entitlement to claim any state benefits.
- Under current law, benefit payments aren't taxed when paid to a registered care provider. However, the rules governing tax can be reviewed and may change in the future.
- If we make any payments after you die, these are included in your estate for Inheritance Tax purposes.
- For our Deferred Care Plan, you may not be receiving care when your deferred period ends. If this happens, your benefit payments will lose their tax-free payment status. This will also happen if you're not receiving care from a registered care provider. In these scenarios, your benefit payments will be made after tax is taken as a purchased life annuity. The amount of tax you pay will depend on your individual circumstances.

Your financial adviser will be able to explain all of the above to you in more detail.

Q&A

QUESTIONS AND ANSWERS

How do our care plans work?

- You can buy one of our care plans for a single lump-sum payment. This is called your premium. This payment secures a regular benefit payment to your registered care provider for the rest of your life.
- We make the benefit payments direct to your registered care provider. They are tax-free.
- We make the payments either every month or every 28 days (four weeks).
- The payments cover the period to come (in advance).

When will benefit payments start on my care plan?

Our Immediate Care Plan

- Your Immediate Care Plan begins on its commencement date. This is the date we receive your premium. Benefit payments to your registered care provider start as soon as your Immediate Care Plan has been set up. Your first benefit payment will cover the period beginning on the commencement date of your Immediate Care Plan.

Example:

- We receive your premium on 25 August and we set up your Immediate Care Plan on 28 August.
- Your first benefit payment will cover the period beginning on 25 August (your commencement date). This happens even though we may have set up your care plan a few days later.

- You may choose to have your benefit payments start at a later date – up to 12 months in the future. At the end of this period we pay a lump sum or arrears payment to your registered care provider. This will cover the total number of benefit payments that should have been paid since your commencement date.

Our Deferred Care Plan

- With our Deferred Care Plan, your benefit payments start when your deferred period ends (after one to five years). We'll write to you three months before the end of your deferred period to ask for details of your registered care provider. You must choose your deferred period when you buy your Deferred Care Plan.
- You'll be responsible for covering any care costs during your deferred period.
- Once you've chosen your deferred period and your care plan has started, you cannot change this (neither shorten nor lengthen it).
- Your deferred period must be whole years.
- Your deferred period begins on the commencement date of your Deferred Care Plan. For example, let's say your plan starts on 15 November 2018 (commencement date) with a deferred period of two years. This means your deferred period will end on 14 November 2020. Benefit payments on your Deferred Care Plan will start on 15 November 2020. These payments will carry on for the rest of your life.

How often are payments made?

- You may choose for your benefit payments to be made either every calendar month or every 28 days (four weeks). You have to decide this at the beginning of your plan.

Example:

- Your benefit payments amount to £30,000 a year.
- If you'd like your benefit payments paid every calendar month, we'll divide the annual amount into 12 equal payments. For example, $£30,000 \div 12 = £2,500$ per calendar month.
- For benefit payments every four weeks, or 28 days, we'll divide the annual amount into 13 equal payments. For example, $£30,000 \div 13 = £2,307.70$.

- Your commencement date is the date we receive your premium. However, if your benefit payments are monthly, you may want them paid on the specific day in the month when your care fees are due. If this is the case, you can let us know on which day of the month you would like your benefit payments made.
- If the payment date falls on a weekend or bank holiday then we'll make the payment on the last working day before that date.

Example:

- Your commencement date is 25 August but you want your benefit payments to be made on 1 September.
- We'll make the first benefit payment on 1 September. This will be the benefit payment for the month of September.
- However, it'll also include an amount to cover the period from your commencement date (25 August) to the 31 August.
- We will make each subsequent benefit payment after this on the first day of the month and it will cover the entire month.

- We'll write to your registered care provider to give them the breakdown of your benefit payments.

How can I protect myself against the rising cost of care?

Fixed-rate escalation

- Your benefit payments will stay the same each year, unless you choose for them to increase each year (called escalation).
- You may choose to have your benefit payments increase each year by between 1% and 8% (in whole percentages).
- The payment is increased on the first anniversary of the commencement date of your Immediate Care Plan.
- You may want your benefit payments to increase in a specific month, other than the anniversary of your care plan. This may be April, when most care providers increase their care fees. In that case, your benefit payments will increase each April by the percentage you've chosen.

- You must choose escalation when you set up your care plan. You can't add, change or remove it once you've set up your care plan. Let's say you choose benefit payments of £30,000 a year, with 5% escalation on the anniversary of your care plan. In this scenario:
 - your monthly benefit payment will rise by 5% from £2,500 to £2,625 on the anniversary date – if your care plan pays monthly, or
 - your 28-day benefit payment will rise by 5% from £2,307.70 to £2,423.09 on the anniversary date – if your benefit payments are paid every 28 days (four weeks).
- For our Deferred Care Plan, the benefit payments you've chosen will increase during your deferred period. This will happen even though benefit payments to your registered care provider haven't yet started. As a result, when benefit payments to your registered care provider start, they will be at the relevant escalated amount.

Retail Price Index (RPI) link (only available with our Immediate Care Plan)

- With our Immediate Care Plan, you have the option to link your benefit payments to the RPI.
- Doing this means your benefit payments will be based on the 12-month movement in the RPI. The adjustments will come into effect on the anniversary of your commencement date.
- You can't choose the RPI option as well as capital protection or the fixed-escalation options.

What are the charges?

We include all of our administration charges in the cost of your care plan. We won't make any extra charges.

Adviser charge

If your financial adviser charges you for advice given (an **adviser charge**), we can make this payment on your behalf. We can add this to your premium. Or, you might want to pay your financial adviser directly. Your quotation will show details of any adviser charge we are paying on your behalf.

Can I make changes to my care plan after it's been set up?

Once your care plan has been set up, you can't change it. If you need extra benefit payments after you've set your plan up, you can buy another Immediate Care Plan.

You can also buy an alternative income-generating financial product in the open market. This can help to make up the shortfall in your care fees.

If you buy another care plan from us, you'll have to fill in a new application. This will be medically underwritten to make sure the cost reflects your age and health conditions.

Can I cancel my care plan?

You can cancel your care plan within 30 days of receiving your policy documents. This is called your cancellation notice period.

You can't cancel your care plan once this 30-day period has ended.

Cancelling your Immediate Care Plan

If you cancel within your cancellation notice period, we'll return 100% of your premium minus any benefit payments we've made to your registered care provider. We will not return any adviser charge we may have paid on your behalf.

Adviser charge

The amount you agree to pay your financial adviser for any advice given to you.

Example:

- **Premium** £100,000 + **adviser charge** £5,000 = total purchase price £105,000
- First month's benefit payment made to your registered care provider = £2,500
 - We'll give you back £97,500 (£100,000 - £2,500).

Canceling your Deferred Care Plan

If you cancel within your cancellation notice period, we'll return 100% of your premium. We will not return any adviser charge we may have paid on your behalf.

Example:

- **Premium** £100,000 + **adviser charge** £5,000 = total purchase price £105,000
- We'll give you back a premium of £100,000.

We can only return this amount to where it came from. For example, if we were paid by cheque from your own bank account, we'll return the premium to that account.

What happens if I go into hospital while my care plan is making benefit payments?

- We'll carry on making your benefit payments to your registered care provider while you're in hospital if we are instructed to keep paying care fees to reserve your place in the care home. Otherwise we'll suspend your benefit payments during this time.
- If you return to your registered care provider – or move to a new one – we'll restart your benefit payments. The first payment will include an arrears payment for the period you were in hospital and not receiving any benefit payments.
- We can make your benefit payments into your own bank account while you're in hospital. However, this would mean your benefit payments would lose their tax-free payment status. This would happen because your care plan would be treated as a purchased life annuity.
- You can change your purchased life annuity back to a care plan to pay a registered care provider later on. Your financial adviser will be able to explain this to you in more detail.

To find out more about any of the above, you can get in touch with us using the contact details on page 14.

What happens if I no longer need care?

- You must tell us if you leave care at any time, for whatever reason, while we're making benefit payments. This is because we'd need to stop making benefit payments to your registered care provider.
- We can then make benefit payments direct to you but the payments would lose their tax-free payment status. This is because your care plan will be converted into a purchased life annuity. However, we can change it back to a care plan to pay a registered care provider at a later date.

To find out more about any of the above, you can get in touch with us using the contact details on page 14.

What happens to my care plan when I die?

- Your care plan stops as soon as you die, and we will not pay any further benefit payments.
- Your next of kin, or legal personal representative, must tell us as soon as possible after your death. They have to do this either by phone or in writing. See the contact details section on page 14.
- If you die within the first six months of the commencement date of your plan (or twelve months if Covid-19 is recorded on your death certificate as a contributory cause of your death), we'll repay a percentage of your premium. This will be repaid to your estate. You can find out more about this in our Money Back Guarantee section below.
- If you die outside of these timescales we will not make any payment. The only exception to this is if you choose capital protection (available on an Immediate Care Plan only). This may return a percentage of your premium to your estate. This will only happen if there's an amount left when you die. You can find out more about this in our capital protection section on page 11.
- We treat any benefit payments made after you die as an **overpayment**. It's the responsibility of your estate to repay any overpayments to us. We'll ask for any such payment from the executor or administrator of your estate. Overpayments must be repaid in full.

Overpayment

An overpayment happens if we've paid out more in benefit payments than we should. This can happen if we're not told about changes in your circumstances and make payments to your care provider after you've died or changed care providers.

Can I protect my investment?

Money Back Guarantee (MBG)

- We offer a Money Back Guarantee (MBG) as standard on all our care plans. This MBG applies only during the first six months from the commencement date (or twelve months from the commencement date if Covid-19 is recorded on your death certificate as a contributory cause of your death). You can't remove this feature. However, there is no extra charge to you.
- If you die within these timescales we'll return a percentage of your premium. This will be repaid to your estate. This is shown in the tables on the following pages.

Money Back Guarantee on our Immediate Care Plan

Example:

- Say your premium costs £100,000 and you die within the first month, we'll return 100% of the premium, less the first month's benefit payment we'd have made to your registered care provider. We will repay this money to your estate.
- Month one begins on the commencement date of your Immediate Care Plan. Let's say the commencement date is 25 August. In this scenario, month one starts on 25 August and ends at 11:59pm on 24 September. The same applies for months two to twelve.
- If you die within the second or third month after the start of your Immediate Care Plan, and Covid-19 is not recorded on the death certificate as a contributory cause of your death, we'll return 50% of the premium, less the benefit payments for months one and two (and three, if it applies) from this MBG amount. We will repay this amount to your estate. You can find out more about this in the table on the following page.
- In the example above, month two starts on 25 September and ends at 11:59pm on 24 October.

Example (continued):

- If you die between months four and six of the start of your Immediate Care Plan, and Covid-19 is not recorded on the death certificate, we will repay 25% of your premium. As above, we'll take the total benefit payments made until the date you die from the MBG amount due. We will repay this amount to your estate.
- If you die after the sixth month, we will not return any premium to your estate (unless Covid-19 is recorded on your death certificate, or you have chosen capital protection).
- If you die within twelve months from the commencement date of your Immediate Care Plan and Covid-19 is recorded on your death certificate as a contributory cause of your death, we will return 100% of your premium. As above, we will take the total benefit payments made until the date you die from the MBG amount due and pay this to your estate.

Table 1: Working out the Money Back Guarantee – Immediate Care Plan

Premium	Monthly	Month	MBG%	Total benefit payments made to date	MBG calculation (MBG % less total benefit payments made)	MBG amount returned to your estate
£100,000 (No adviser charge)	£2,500 in advance	1 – 100%	£100,000 (100% of £100,000)	£2,500	£100,000 – £2,500	£97,500
		2 – 50%	£50,000 (50% of £100,000)	£5,000 (2 months' payments)	£50,000 – £5,000	£45,000
		3 – 50%	£50,000 (50% of £100,000)	£7,500 (3 months' payments)	£50,000 – £7,500	£42,500
		4 – 25%	£25,000 (25% of £100,000)	£10,000	£25,000 – £10,000	£15,000
		5 – 25%	£25,000 (25% of £100,000)	£12,500	£25,000 – £12,500	£12,500
		6 – 25%	£25,000 (25% of £100,000)	£15,000	£25,000 – £15,000	£10,000
		7 onwards - 0%	£0	-	-	£0

This table assumes that Covid-19 is not recorded on your death certificate as a contributory cause of your death. If it is, and you die within twelve months from the commencement date, we will return 100% of your premium, less total benefit payments made under your Immediate Care Plan.

Money Back Guarantee on our Deferred Care Plan

Example:

- If your premium costs £100,000 and you die within the first month, we'll return 100% of the premium.
- Month one begins on the commencement date of your Deferred Care Plan (not from when the benefit payments start). Let's say the commencement date is 25 August. In this scenario, month one will start on 25 August and end at 11:59pm on 24 September.

Table 2: Working out the Money Back Guarantee – Deferred Care Plan

Premium	Month	MBG%	MBG amount returned to your estate
£100,000 (No adviser charge)	1 – 100%	£100,000 (100% of £100,000)	£100,000
	2 – 50%	£50,000 (50% of £100,000)	£50,000
	3 – 50%	£50,000 (50% of £100,000)	£50,000
	4 – 25%	£25,000 (25% of £100,000)	£25,000
	5 – 25%	£25,000 (25% of £100,000)	£25,000
	6 – 25%	£25,000 (25% of £100,000)	£25,000
	7 onwards – 0%	£0	£0

This table assumes that Covid-19 is not recorded on your death certificate. If it is, and you die within twelve months from the commencement date, we will return 100% of your premium.

Decreasing Term Assurance

This is an option with our Immediate Care Plan. The capital protection sum decreases in line with the level of benefit payments made to a registered care provider. As the number of benefit payments increases, the capital protection sum decreases – until it reaches zero.

Capital protection (only available with our Immediate Care Plan)

- If you want to protect your investment for longer than the MBG period, capital protection is an option that you can choose at the start of the plan. This is available on our Immediate Care Plan. It’s sold as a separate **Decreasing Term Assurance** policy and there is an extra cost for this.
- Capital protection allows you to protect between 1% and 75% of your premium (in whole percentages).
- The part of your premium that you choose to protect is called your ‘capital protection sum’. You choose this at the time you apply.
- Capital protection may not benefit someone who’s expected to live for a long time (unless you choose a very high capital protection sum). This is because there’s a risk that the benefit payments made will be greater than the capital protection sum. If this happens, there will be no premium to return to your estate.

Table 3: Working out capital protection

Monthly benefit payments:	£2,500
Escalation:	5%
Premium:	£100,000
Capital protection:	40%
Capital protected sum:	£40,000 (40% of £100,000)

Month	Benefit payment	Total benefit payments made	Capital protection sum	Remaining capital protection sum	Money Back Guarantee
1	£2,500	£2,500	£40,000	£37,500	£97,500
2	£2,500	£5,000	£40,000	£35,000	£45,000
3	£2,500	£7,500	£40,000	£32,500	£42,500
4	£2,500	£10,000	£40,000	£30,000	£15,000
5	£2,500	£12,500	£40,000	£27,500	£12,500
6	£2,500	£15,000	£40,000	£25,000	£10,000
7	£2,500	£17,500	£40,000	£22,500	£0
8	£2,500	£20,000	£40,000	£20,000	£0
9	£2,500	£22,500	£40,000	£17,500	£0
10	£2,500	£25,000	£40,000	£15,000	£0
11	£2,500	£27,500	£40,000	£12,500	£0
12	£2,500	£30,000	£40,000	£10,000	£0
13	£2,625	£32,625	£40,000	£7,375	£0
14	£2,625	£35,250	£40,000	£4,750	£0
15	£2,625	£37,875	£40,000	£2,125	£0
16	£2,625	£40,500	£40,000	£0	£0

This table assumes that Covid-19 is not recorded on your death certificate. If it is, and you die within twelve months from the commencement date, the MBG will be calculated as described in the MBG section above.

- In this example, after 15 months of benefit payments, there'll be no capital protection sum left to return to your estate.
- Like the MBG, we work out capital protection from the commencement date of your Immediate Care Plan. If you die in the first twelve months of your plan, we'll work out which of the two (MBG and capital protection) returns the higher amount. We'll then pay that higher amount to your estate.
- In this example, if you die in the first three months after the commencement date, we will pay the MBG amount. This is because it's higher than the remaining capital protection sum. If you die after month three, and Covid-19 is not recorded on your death certificate as a contributory cause of your death, we will pay the capital protection amount. This is because it's more than the MBG due.



APPLICATION PROCESS

Our care plans can only be sold through an authorised financial adviser. If you're considering one of our care plans, please get financial advice first.

Application

Your financial adviser sends us your filled in application form (any attorney that you have appointed using a valid Power of Attorney may apply on your behalf). This gives us details of:

- your care costs
- the adviser charge
- optional benefits, and
- other details relating to your care.

Medical evidence (underwriting)

You give us permission to approach your GP or care provider for your medical records. We ask for this so we can assess your case. We'll write to:

- your GP asking for a report which gives details about your health, or
- your care home manager asking for a report on your ability to perform your day-to-day activities. If you're not receiving care yet, this won't apply.

Or, we may write to both.

Quotation

We'll issue you with a quotation and offer you terms that we'll send to your financial adviser.

Acceptance

Your financial adviser will discuss your quotation with you or your appointed attorney (or both). They'll also ask you if you think the care plan is right for you and if you accept the care plan.

Completion

You send us the premium and other documents to set up your care plan.

Issuing the care plan

We set up your care plan and send you policy documents.

Deferred period (applies for our Deferred Care Plan only)

During the deferred period, you're responsible for paying your own care costs.

Active benefit payment period

Benefit payments to your registered care provider will start – and carry on for the rest of your life. You'll have to pay any shortfall between the benefit payments made by your care plan and your care fees. If your care fees are less than your benefit payments, we treat the extra as a purchased life annuity.

Policy end

Your care plan will end when you die.



MORE INFORMATION

Law

The law which applies to the terms and conditions of the contract will be English law. The contract will be written in English.

The information set out in this key features document represents our understanding of the law and HM Revenue & Customs' practices on the date of publication. Changes to tax rules and other laws may affect the contract terms.

Client categories

There are various categories of client set out under financial regulations. We will treat you as a 'retail client', which gives you the greatest level of protection and means you get full information about any products you buy.



COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot pay what we owe. This depends on the type of business and the circumstances of the claim. For this type of plan the scheme covers 100% of the claim. You can get more information about compensation arrangements from the FSCS, or at fscs.org.uk



WHAT TO DO IF YOU ARE UNHAPPY

The first step is for us to understand the problem. You can share your concerns with our staff either in person, or by telephone, fax, email or letter as follows.

Phone: 0333 043 7040 Fax: 01737 227113

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

We may monitor and record calls, and call charges may apply.

Email: complaints@wearejust.co.uk

Or write to:

The Customer Service Manager

Just, Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP.

If you feel that your complaint is not dealt with to your satisfaction, you can take the matter up with the Financial Ombudsman Service at:

Exchange Tower, London E14 9SR.

Phone: 0800 023 4567

Making a complaint won't affect your right to take legal action. You can get a copy of our complaints procedure from the Useful Information section of our website.

To find out more, please visit wearejust.co.uk/your-money/protection-and-regulation/making-a-complaint/



HOW TO CONTACT US

For general enquiries, contact us at:

Just, Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP.

Phone: 0333 043 7040 Fax: 01737 227113

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

We may monitor and record calls, and call charges may apply.

Email: ltc@wearejust.co.uk

Website: wearejust.co.uk

Please contact us at the address below after your care plan has been set up to discuss:

- any changes in your details, such as care provider or Power of Attorney details
- what to do if you go into hospital
- the death of the policyholder
- the Money Back Guarantee, or
- any overpayments or underpayments.

Address:

Just
11B Lingfield Point
Darlington
DL1 1AX

Phone: 0345 120 2837

Calls may be monitored and recorded, and call charges may apply.

When you get in touch, please use your care plan number starting with DA, LA or CP.



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.

Just – quick facts

- We were awarded a 17th consecutive '5-star' award in the 'Pensions and Protection' category at the 2021 Financial Adviser Service Awards.
- Just is a trading name of Partnership Life Assurance Company Limited. Partnership Life Assurance Company Limited is a UK authorised insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 436171.

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: [wearejust.co.uk](https://www.wearejust.co.uk)

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

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.

