

CARE FUNDING PLAN

STANDARD PROCEEDING REQUIREMENTS

If your client wishes to proceed with purchasing a Care Funding Plan, we'll require all the proceeding documents and purchase funds prior to the expiry of the accepted quote.

Please use your case reference (CCA-XXXXXXX) in all correspondence with Just.

On receipt of the purchase funds and proceeding documents, we'll complete our checks and notify you if there are any further requirements.

PURCHASE FUNDS

The purchase funds can be sent to us via electronic payment to:

Bank name: Barclays plc
Account name: Partnership Life Assurance Company Ltd
Account No: 23144658
Sort Code: 20-00-00

Or by cheque made payable to: Just

Please use your case reference (CCA-XXXXXXX) as the payment reference.

Please notify us if the sender of funds is not the annuitant.

We'll advise if we can accept the funds from the sender and inform you of our requirements to verify the source of funds.

PROCEEDING DOCUMENTS

The proceeding documents can be sent to us via email to ltc@wearejust.co.uk, or by post to the address below:

Just
Enterprise House
Bancroft Road
Reigate
Surrey
RH2 7RP

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OUR STANDARD PROCEEDING REQUIREMENTS

- Declaration & Consent- section 5 of the Care Fees Plan Questionnaire will need to be signed and dated by the applicant(s) within the last 12 months.
- Facilitation agreement- Section 6 (Adviser Charge Agreement) of the Care Fees Plan Questionnaire to be signed and dated by the applicant(s) if we are required to facilitate the payment of the adviser charge.
- Acceptance of the quotation -The last page of the quote document must be signed and dated by the applicant(s).
- Care Providers Declaration (not required at this stage for Deferred Care Plans).
- Confirmation of Verification of Identity form (CVI) for the annuitant, applicant(s), and sender of funds.
- Source of funds evidence (see below)

If the annuitant is sending us funds that are greater than or equal to £250,000.00, we'll require an original or a certified copy of a bank statement for the bank account the funds were sent from. We can accept paper based and online statements (dated within six months) that clearly show the bank account holders name, address, sort code and account number. Their qualified financial adviser can certify the copy of the bank statement and forward this to us or send us a copy of the bank statement along with an email to confirm that they have seen the original.

If you're unable to complete a CVI for the annuitant or legally appointed representative, please contact us to obtain a list of alternative acceptable forms of identification.

If the annuitant has signed the application themselves (rather than a legally appointed representative/ attorney), we'll assume that their financial adviser has actively considered their client's capacity to contract as part of the advice process.

Should there be any doubt about this capacity during the application/underwriting process then Just will only proceed if a legally appointed representative is in place.

Where the applicant(s) is a legally appointed representative (such as an attorney), we will also require the following:

- A full copy of the legal document to verify that the applicant(s) have authority to act on behalf of the client. The legal document must cover financial affairs and sufficiently cover the purchase of a Care plan product. It's also likely that the legal document would need to be registered with the Office of the Public Guardian (OPG). If the legal document hasn't been certified, we can accept this but reserve the right to see the original document in the future. We can also use an online access code provided to us by the attorney to view a summary of the Lasting Power of Attorney on the OPG's website. Please ensure that your client is aware of this.