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FIXED TERM INVESTMENT

Fair Value Assessment

SUMMARY

This document covers the Just Fixed Term Investment product currently available for new customers.

It's designed to provide you with the outcome of our product fair value assessment, which we formally review at least annually and monitor for changes throughout the year.

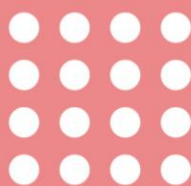
FAIR VALUE ASSESSMENT

We have developed a comprehensive and robust assessment process, which evaluates several aspects to determine the value of our Fixed Term Investment product. This analysis is used to ascertain whether the product delivers fair value for clients.

We review the fair value of our products at least annually and in advance of any material changes to the features or benefits of the product. The outcomes of our assessment process go through appropriate internal governance, allowing for challenge and further investigation before we approve the outcomes and share the summary of our assessment with you.

While our assessments cover a broad range of measures, the core fair value indicators assessed include:

Features	Pricing and Costs	Service Assessment	Distribution
Assessment will review: <ul style="list-style-type: none">• The range of benefits the product provides• The quality of the product• Target Market Assessment• Any limitations on the scope and service we provide or the features of the product	Assessment will review: <ul style="list-style-type: none">• Pricing value for money criteria• The fees and charges customers pay for the product• Comparable market rates and charges• Advice fees paid to intermediaries• Costs of providing the product• Non-financial costs associated with operating the product	Assessment will review: <ul style="list-style-type: none">• Quality of service delivered and the action taken if there is any negative impact on customer experience• Intermediary feedback• Customer experience and satisfaction• Customers with characteristics of vulnerability and ensuring they do not receive poor outcomes	Assessment will review: <ul style="list-style-type: none">• Whether the distribution strategy remains appropriate and whether there are any areas which negatively impact on customer outcomes



Our overall assessment is that the product delivers fair value for clients in the target market for the product and should provide good outcomes to consumers.

- The products remain consistent with the needs of the identified target market.
- The intended distribution strategy remains appropriate.
- The product provides fair value to customers within that target market and should provide good outcomes to consumers.



FOR MORE INFORMATION

Call: **0345 302 2287**

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

Please note your call may be monitored and recorded and call charges may apply.

Email: FTIenquiries@wearejust.co.uk

Or visit our website for further information: justadviser.com