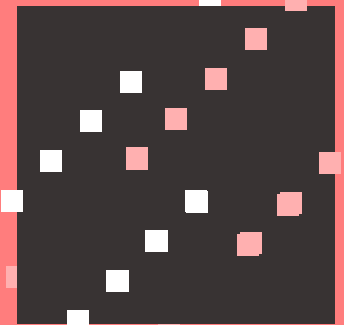


JUST PORTAL USER GUIDE

Applying for a Pension Annuity

JUST.



GETTING STARTED



The home screen shows the products you can submit business for.

HELLO JAMES,
WELCOME TO OUR JUST ADVISER PORTAL.

Lifetime Mortgage

VIEW CASES

CREATE NEW QUOTE

SELECT QUOTE AND APPLY

- [View pending applications](#)
- [View submitted applications](#)
- [Learn more about product](#)

Pension Annuity

VIEW CASES

CREATE NEW QUOTE

SELECT QUOTE AND APPLY

- [View pending applications](#)
- [View submitted applications](#)
- [Learn more about product](#)

GETTING STARTED



You'll see a menu of options, including **'Select quote and apply'** under **Pension Annuity**. You can use a quote you've sourced from an external aggregator—such as **IRESS** or **AMS**—to proceed with your application.

We support all major aggregators.

HELLO JAMES,
WELCOME TO OUR JUST ADVISER PORTAL.

Lifetime Mortgage

VIEW CASES

CREATE NEW QUOTE

SELECT QUOTE AND APPLY

- [View pending applications](#)
- [View submitted applications](#)
- [Learn more about product](#)

Pension Annuity

VIEW CASES

CREATE NEW QUOTE

SELECT QUOTE AND APPLY

- [View pending applications](#)
- [View submitted applications](#)
- [Learn more about product](#)

APPLYING FOR AN ANNUITY



Simply enter the quote **reference number** for the annuity you want to apply with, then provide the client's **date of birth** when prompted.

Select quote and apply ✕

Please enter the reference number (as per quote document) to select the Pension Annuity quote. You can then make amendments or re-quote or apply.

Reference number

CANCEL

CONFIRM

APPLYING FOR AN ANNUITY



You'll then arrive at this screen, which shows the selected quote.

Scroll down to view the customer details used to generate it.

If everything looks correct, click 'Proceed to Application'.

Another's quote(s) - Total regular income p.a. is £8,222.64

Please review the quote(s) generated below. You can select to 'Proceed to application' once confirmed or you can edit the details under the 'Summary' section.

[RE-QUOTE](#) | [VIEW QUOTE DOCUMENT](#) [PROCEED TO APPLICATION](#)

Summary

Quote expires: **23/11/2025 (13 days left)** Reference number: **2FF5352**

Fund 1: **Aviva** Quote number: **DCCF4D9**

POLICY TYPE	FUND VALUE BEFORE TAX-FREE LUMP SUM	TAX-FREE LUMP SUM (PAID BY JUST)	FUND VALUE LESS TAX-FREE LUMP SUM	ADVISER CHARGE:	REGULAR INCOME P.A.	View more ▼
LA	-	-	£200,000.00	2%	£8,222.64	

APPLYING FOR AN ANNUITY

You'll be taken to the application screen, which is the first page of the online application form. All the quote and medical information entered earlier is automatically pulled through for you to review and confirm.

On the left-hand side, you'll see a range of navigation options, along with a progress bar across the top and side. You can select any of these options at any point as you move through the application.

The screenshot shows the JUST website's annuity application interface. At the top left is the JUST logo and a 'Home' link. At the top right is the user name 'James Chapman' with a profile icon and a right arrow. Below the navigation is a status bar with 'All changes saved' and a 'SAVE YOUR PROGRESS' button. A green progress bar indicates 'APPLICATION PROGRESS 35%'. On the left, a sidebar contains a 'CUSTOMER' section for 'Another Case' with a reference number 'Quote - 2FF5352' and an expiration date of '23/11/2025 (13 days left)'. Below this are 'MORE ACTIONS' including 'Perform a re-quote', 'Select different quote', and 'Cancel application'. The 'CUSTOMER APPLICATION DETAILS' section is active, showing 'Personal details' selected, with other options like 'Customer medical info', 'Pension fund(s)', 'Lump Sum Allowance', 'Remuneration', and 'Payment details'. The main content area features a blue information banner: 'Please ensure that all details entered are accurate, as this will affect the annuity income.' Below this is a 'Financial Intermediary Reference (optional)' field. The 'Customer's details' section includes a 'Title' dropdown set to 'Mr', 'First Name(s)' set to 'Another', and 'Last Name' set to 'Case'. The 'Legal Gender' section has 'Male' selected. The 'Date of birth' section shows 'Day' as 10, 'Month' as 11, and 'Year' as 1965.


APPLYING FOR AN ANNUITY



If a required field isn't completed, an **amber warning box** will appear at the top of the screen, and the field that needs attention will be outlined.

APPLICATION PROGRESS 35%


CUSTOMER
Another Case


REFERENCE NO.
 Quote - 2FF5352

EXPIRES
23/11/2025 (13 days left)

MORE ACTIONS

- [Perform a re-quote](#)
- [Select different quote](#)
- [Cancel application](#)

 **Oops! Something's not quite right**
Please see the highlighted fields with details on how to complete.

 Please ensure that all details entered are accurate, as this will affect the annuity income.

Financial Intermediary Reference (optional)

Reference number

Customer's details


APPLYING FOR AN ANNUITY



This is an example of the Portal's progress bar which shows you how far you've progressed through the application.

Most screens will already be populated with the information you provided earlier—such as medical details and the pension fund—but some additional information will still be required.

Any sections you leave incomplete will need to be finished by the client when they review the application.

CUSTOMER APPLICATION DETAILS	
Personal details	✓
Expression of wish	✓
 Customer medical info	^
Health and lifestyle	
Medical conditions	✓
Heart condition	✓
Activities of daily living	✓
Doctor's details	
Pension fund(s)	ⓘ
Lump Sum Allowance	
Remuneration	✓
Payment details	
Marketing consent	

ENTER THE PENSION FUND DETAILS



On the Pension Fund screen, you'll need to confirm if the fund value represents the **full fund value**, and the **type of pension**.

▼ Pension fund details

Fund value before tax-free lump sum

£ 250,000

Does this represent the full value of the fund?

Yes No

Is a tax-free lump sum required (paid by **Just**)?

Yes No

Tax-free lump sum

£ 1,000 or 25 %

or maximum tax-free lump sum

Existing pension provider

Aviva

Policy/reference

TG56443321J

Existing pension scheme type

Please select ▼

ENTER THE PENSION FUND DETAILS



When you're asked whether the pension fund is subject to any **existing** or **proposed** orders, you'll have the option to upload supporting documents before submitting the application.

If you don't have the documents at that stage, you can send them later, but this may delay completion or the request for funds.

Is fund subject to any existing or proposed orders? ⓘ

Pension sharing order

Yes No

Bankruptcy orders

Yes No

Earmarking/Attachment orders

Yes No

Other court orders

Yes No

ENTER THE PENSION FUND DETAILS



On the **LSA/LSDB** screen, if you answer 'Yes' to any of the questions, a box will appear allowing you to download the form that needs to be completed.

Lump Sum Allowance/Lump Sum and Death Benefit Allowance

Will the tax-free lump sum in this application exceed the current standard Lump Sum Allowance of £268,275?

Yes No

Will the tax-free lump sum in this application exceed the current standard Lump Sum and Death Benefit Allowance of £1,073,100?

Yes No

Is any protection in place against the Lump Sum Allowance or Lump Sum and Death Benefit Allowance?

Yes No



Document(s) required

We'll require the following document(s) for this application. These can be uploaded on the Documents section or you can provide these after the application has been submitted.

- Lump Sum Allowance/Lump Sum and Death Benefit Allowance form ([download here](#)).

ENTER THE PENSION FUND DETAILS



When reaching the **payment** screen to enter the client's bank details, it will confirm whether the account details are seemingly correct or not. But, it won't yet confirm they are the client's correct details so please bear this in mind when completing this screen or if your client completes it.

Any information completed won't prevent you in continuing the application process.

Payment details

Please enter the details of the account Another would like us to pay the annuity must be a personal (or joint) current account in Another's name.

Account details for annuity payments

Full account holder name

Mr A Case

Bank/Building Society name

HSBC

Account number (must be 8 digits)

12345678

Sort Code

01-02-03



Bank details can't be verified

The details may be correct, please double-check them. Regardless, you'll still be able to continue with this application.

ENTER THE PENSION FUND DETAILS







When you reach the **'Marketing consent'** screen, you won't be able to make any changes.

This section can only be **completed by your client**, so the screen will appear locked.

i **Important information**
This section is to be completed by Another during their review of the application.


Marketing consent

Please tick if Another is happy to receive support and information such as top tips and offers about products and services, from Just Group or our partners:

Post  Email  Telephone  Text 

Pension wise

To help people at or approaching retirement, the government has set up a service called 'Pension Wise'. This offers free, impartial guidance about their choices.

Please tick this box if Another has received guidance on their pension options from Pension Wise 



You've now reached the stage where the application is ready to be sent to the client for review. They can either **amend** and **return** it or **review and sign**.

You'll see the screen, which includes a new progress bar.

This screen confirms the client's **email address** and shows what information of yours they will see when they receive the review link.

The screenshot displays a three-step progress bar at the top: 1. Send application (active), 2. Review and complete, and 3. Sign application. Below the progress bar is the section 'Send application to customer'. It contains the text: 'Once sent, the application will be in view-only mode for you, until Customer has completed their review. We'll provide you updates via email.' Below this is a text box for 'Customer email address: goyeg64340@chaineor.com'. A section titled 'Documents that the customer can view' lists two documents: 'Pension Annuity Personal Quotation and Terms of the Pension Annuity' with a file named 'Quote - 300FF8B.pdf', and 'Pension Annuity Key Features Document' with a file named '1001-pension-annuity-kfd.pdf'. Each document entry includes a PDF icon, a search icon, and a download icon. At the bottom, there is a section 'Your contact information for customer' with the text 'This'll be displayed to your customer in communication to them.' and a text box for 'Just email address' containing 'James.Chapman@wearejust.co.uk'.

SENDING THE APPLICATION TO YOUR CLIENT



Once you click 'Send application to customer', you'll receive a notification confirming the action has been completed.

The screenshot shows the JUST application portal interface. On the left, a navigation menu includes sections for 'Personal details', 'Customer medical info', 'Pension fund(s)', 'Lump Sum Allowance', 'Remuneration', 'Payment details', and 'Marketing consent'. Below this is a 'CUSTOMER REVIEW AND SIGN' section with three steps: '1. Send application to customer' (active), '2. Review and complete', and '3. Sign application'. A 'SUBMISSION' section contains 'Documents' and 'Submit' buttons. At the bottom left is a 'DOCUMENT LIBRARY' section. The main content area shows a document upload field with '1001-pension-annuity-kfd.pdf'. Below this is the 'Your contact information for customer' section, which includes fields for 'Just email address' (filled with 'James.Chapman@wearejust.co.uk'), 'Additional email address (optional)', and 'Phone number (optional)'. The 'Choose how you want to send application' section has a 'Customer email address' field (filled with 'james.chapman@wearejust.co.uk') and two radio button options for the sending method: 'Just sends email with link' (selected) and 'Generate link and send my own email'. At the bottom, there are 'BACK' and 'SEND APPLICATION TO CUSTOMER' buttons.



Application has been sent

Application was successfully sent to:
goyeg64340@chaineor.com

Please ask your customer to check their junk or spam folder if they haven't received the email.

[BACK TO APPLICATION](#)

SENDING THE APPLICATION TO YOUR CLIENT



Once the client has reviewed the information, you'll receive an email explaining what they've done and outlining the next steps.

Clicking the '**View Reviewed Application**' button will take you back into the portal, where you can see what actions you need to take next.

Hi James,

The customer, **Another Case**, has reviewed their application information. They have updated some details from the original quote and a revised quote will be needed.

NEXT STEPS:

- Review the updated details in the portal
- Perform a re-quote and send the application to your customer for review and signing

[VIEW REVIEWED APPLICATION](#)

Thanks,
The Just Team

**PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS, THIS IS AN
AUTOMATED UNMONITORED EMAIL ADDRESS**

Need help?

Telephone: [01737 233 297](tel:01737233297) or email: myenquiry@wearejust.co.uk

Phone lines are open 8.30am to 5.30pm Monday to Friday

SENDING THE APPLICATION TO YOUR CLIENT



Because your client has amended something, the progress bar will now display **amber**, highlighting what you need to review next.

In this example, the client has updated information relating to the pension fund. You'll see the affected section marked with an **asterisk**.

The screenshot shows a three-step progress bar at the top. Step 1, 'Send application', is completed with a green checkmark. Step 2, 'Review and complete', is active and highlighted in amber with an exclamation mark icon. Step 3, 'Sign application', is pending with a grey circle containing the number 3. Below the progress bar, the 'Review and complete' section is detailed. It includes the date 'Sent: 15/11/2025' and 'Returned: 15/11/2025', with a 'View details' link. The main heading is 'Review and complete', followed by an explanatory paragraph: 'The customer has reviewed their application information. They've updated some details from the original quote in the section(s) below and a revised quote will be needed.' Below this is another paragraph: 'Please review these changes in the sections below, perform a re-quote and send the updated application back to the customer for review and signing:'. A bulleted list of sections follows: 'Personal details', 'Customer medical info:' (with a sub-bullet 'Doctor's details'), 'Pension fund(s) *', 'Lump Sum Allowance', 'Payment details', and 'Marketing consent'. A footnote states: '* The changes in this section affect the original quote. You'll need to perform a re-quote to carry on.' At the bottom, there are two buttons: a white 'BACK' button and a red 'REVIEW CHANGES AND RE-QUOTE' button.

Send application
Sent: 15/11/2025
[View details](#)

Review and complete
Returned: 15/11/2025

Sign application

Review and complete

The customer has reviewed their application information. They've updated some details from the original quote in the section(s) below and a revised quote will be needed.

Please review these changes in the sections below, perform a re-quote and send the updated application back to the customer for review and signing:

- [Personal details](#)
- Customer medical info:
 - [Doctor's details](#)
- [Pension fund\(s\) *](#)
- [Lump Sum Allowance](#)
- [Payment details](#)
- [Marketing consent](#)

* The changes in this section affect the original quote. You'll need to perform a re-quote to carry on.

BACK REVIEW CHANGES AND RE-QUOTE

SENDING THE APPLICATION TO YOUR CLIENT



When you click 'Review changes and re-quote', a new quote will be generated for you.

As mentioned earlier, you can also retrieve a quote from your chosen aggregator if you need to re-source quotes due to the client's changes.

If you choose to proceed with the re-quote option, you'll be taken to this screen.

Another's new rate(s) - The new total regular income p.a. this could provide is £9,093.24 compared to £8,785.56

 **Summary of changes** [View less](#) ^
Due to changes in the application, the original quote is no longer available.

To view the details of these changes, please visit the respective section(s) below within the application:

- [Personal details](#)
- Customer medical info:
- [Doctor's details](#)
- * [Pension fund\(s\)](#)
- [Lump Sum Allowance](#)
- [Payment details](#)
- [Marketing consent](#)

* These changes impact your existing quote and to carry on you'll need to select a new quote.


Below is a summary of the fund(s) and the new regular income they could provide based on the information you've given. You may now request a 'Re-quote' and the new quote will be effective moving forward. Alternatively selecting 'Do this later' will keep the original quote in place.

Fund 1: Aviva

	FUND VALUE BEFORE	TAX-FREE LUMP SUM	FUND VALUE LESS TAX-				
POLICY TYPE	TAX-FREE LUMP SUM	(PAID BY JUST)	FREE LUMP SUM	ADVISER CHARGE:	REGULAR INCOME P.A.		View more v
IVP	£250,000.00	25%	£187,500.00	2%	£9,093.24		

DO THIS LATER

RE-QUOTE

 The original quote is no longer available

SENDING THE APPLICATION TO YOUR CLIENT



Once you click the **re-quote** button, you'll be prompted to return to the application.

You'll then go back to the '**Send the application to your customer**' screen to repeat the previous step.

If your client makes any changes that affect their income, they won't be able to sign the application. In this case, you'll need to ask them to **re-review** the updated information and **sign** once they're happy to proceed.



You have successfully re-quoted. A new quote has been generated.

[RETURN TO APPLICATION](#)

[VIEW NEW QUOTE DOCUMENT](#) 

SENDING THE APPLICATION TO YOUR CLIENT



Now that the client has completed their review, you'll receive an email confirming this.

You'll then receive a second email once they've signed the application and returned it to you.

Hi James,

The application for Another Case is now fully signed and ready to be submitted on the portal.

[VIEW SIGNED APPLICATION](#)

Thanks,
The Just Team

**PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS, THIS IS AN
AUTOMATED UNMONITORED EMAIL ADDRESS**

Need help?

Telephone: [01737 233 297](tel:01737233297) or email: myenquiry@wearejust.co.uk

Phone lines are open 8.30am to 5.30pm Monday to Friday

SENDING THE APPLICATION TO YOUR CLIENT



Once again, clicking the **'View signed application'** button will take you back into the portal to continue the process.

You'll see that the progress bar is now **green**.

Click **'Next'** to move to the submission screen.

The screenshot displays a user interface for managing a customer application. On the left, a sidebar contains sections for customer information and application details. The main content area shows a progress bar with three steps: 'Send application' (Sent: 15/11/2025), 'Review and complete' (Completed: 15/11/2025), and 'Sign application' (Signed: 15/11/2025). The 'Sign application' step is highlighted with a green checkmark. Below the progress bar, the 'Sign application' section is active, displaying a message: 'The application for Another Case is now fully signed and ready to be submitted once reviewed.' A 'Documents for your reference' section lists three PDF files: 'Signed_Application Form.pdf', 'DocuSign - Summary.pdf', and 'Medical health form.pdf'. A 'USEFUL TO KNOW' section provides a tip: 'If you need to make changes, you can select 'Recall signed application' under 'More actions'.' At the bottom, there are 'BACK' and 'NEXT' buttons.

CUSTOMER
Another Case

REFERENCE NO.
Quote - 30100BE

YOUR APPLICATION
Application form

EXPIRES
28/11/2025 (13 days left)

MORE ACTIONS

- [Perform a re-quote](#)
- [Recall signed application](#)
- [Cancel application](#)

CUSTOMER APPLICATION DETAILS

- Personal details
- Customer medical info**
- Pension fund(s)
- Lump Sum Allowance
- Remuneration
- Payment details
- Marketing consent

CUSTOMER REVIEW AND SIGN

1. Send application to customer

Send application
Sent: 15/11/2025
[View details](#)

Review and complete
Completed: 15/11/2025
[View details](#)

Sign application
Signed: 15/11/2025

Sign application

The application for Another Case is now fully signed and ready to be submitted once reviewed.

Documents for your reference

Pension Annuity application form

Signed_Application Form.pdf

Certificate of completion

DocuSign - Summary.pdf

Pension Annuity medical health form

Medical health form.pdf

USEFUL TO KNOW

If you need to make changes, you can select 'Recall signed application' under 'More actions'.

BACK **NEXT**

SUBMITTING YOUR APPLICATION

At this stage, you can also **upload** any additional documents you need to include, such as medical letters or warranty forms.

APPLICATION PROGRESS 100% - READY TO SUBMIT

CUSTOMER
Another Case

REFERENCE NO.
Quote - 30100BE

YOUR APPLICATION
Application form

EXPIRES
28/11/2025 (13 days left)

MORE ACTIONS

- [Perform a re-quote](#)
- [Recall signed application](#)
- [Cancel application](#)

CUSTOMER APPLICATION DETAILS

- Personal details
- Customer medical info**
- Pension fund(s)
- Lump Sum Allowance
- Remuneration
- Payment details

Application now ready to submit

All details have been captured. This application is now ready to be submitted. Click 'Go to submit application' to submit.

GO TO SUBMIT APPLICATION

Documents

We'll require the following documents for this application. These and any other supporting documents can be uploaded below or you can provide these to support@wearejust.co.uk after the application has been submitted.

i Lump Sum Allowance/Lump Sum and Death Benefit Allowance form ([download here](#))

What document are you uploading?

Please select

Upload your document

Drag and drop
or

BROWSE FOR FILE

Please upload files not larger than 10 MB

SUBMITTING YOUR APPLICATION



When you click **'Go to submit application'**, you'll be taken to the submission screen.

Simply tick the boxes to confirm the application is complete and that you accept the terms and conditions.

Then select **'Submit application'** to finish the journey.

CUSTOMER
Another Case

REFERENCE NO.
Quote - 30100BE

YOUR APPLICATION
Application form

EXPIRES
28/11/2025 (13 days left)

MORE ACTIONS

- [Perform a re-quote](#)
- [Recall signed application](#)
- [Cancel application](#)

CUSTOMER APPLICATION DETAILS

Personal details

Submit

The application is now ready for submission.

I confirm that application is complete

I confirm acceptance of the current terms that apply to the submission of this application

The terms that apply to the submission of business may be found at ["Terms of Business"](#) and will be periodically updated and amended

[BACK](#) [SUBMIT APPLICATION](#)

SUBMITTING YOUR APPLICATION



This screen confirms that the application has been submitted.

You'll receive the same confirmation by email.



APPLICATION SUBMITTED

Thank you for your submission.

We'll update the progress as soon as we review this case.

[REVIEW SUBMITTED DETAILS](#)

[Go back to homepage](#)

SUBMITTING YOUR APPLICATION



On your home screen, you'll also be able to see the current status of the application.

The screenshot shows the JUST. Home dashboard. At the top left is the JUST. logo and 'Home' text. At the top right is the user profile 'James Chapman JUST' with a dropdown arrow. Below the header are two buttons: 'CREATE NEW QUOTE' and 'SELECT QUOTE AND APPLY'. The main navigation includes 'Lifetime Mortgage' and 'Pension Annuity' (which is selected). The main content area is titled 'Just > Your Pension Annuity cases'. It features a filter bar with 'Quotes', 'Applications' (selected), 'Track', and 'Archived'. There is a 'Sort by' dropdown set to 'Last updated: Latest first' and a search box labeled 'Search PA cases'. Below this is a table with the following data:

CUSTOMER NAME	DATE OF BIRTH	LAST UPDATED ↓	LAST UPDATED BY	CURRENT STEP
Andrew Casement	10/11/1965	12/11/2025, 1:29pm	Andrew Casement	SIGNATURE COMPLETED View more ↓

TRACKING YOUR APPLICATION



On this screen, you can also select the 'Track application' button. This feature will be fully functional soon and will allow you to monitor the progress of the case.

Just > Your Pension Annuity cases

Sort by: Last updated: Latest first | Search: Search PA cases

Quotes | Applications | **Track** | Archived

CUSTOMER NAME	DATE OF BIRTH	LAST UPDATED ↓	LAST UPDATED BY	CURRENT STEP
Another Case	15/11/1965	15/11/2025, 11:38am	James Chapman	SUBMITTED View less ^

Application details

Last updated: **15/11/2025, 11:38am** | Application reference:

Last updated by: **James Chapman** | Submitted by: **James Chapman**

Created by: **James Chapman** | Submitted date: **15/11/2025, 11:38am**

Customer's D.O.B: **15/11/1965**

MORE ACTIONS | **TRACK APPLICATION (COMING SOON)**

TRACKING YOUR APPLICATION



The tabs on your home screen show the activity you've completed on the Just portal.

You can immediately see the status of any activity.

[Just](#) > Your Pension Annuity cases

Sort by: Last updated: Latest first

Search: Search PA cases

CUSTOMER NAME	DATE OF BIRTH	LAST UPDATED ↓	LAST UPDATED BY	CURRENT STEP	
Andrew Casement	10/11/1965	12/11/2025, 1:29pm	Andrew Casement	SIGNATURE COMPLETED	View more ↓
Test Case	06/11/1955	06/11/2025, 4:21pm	James Chapman	MARKETING CONSENT	View more ↓
T Case	06/11/1965	06/11/2025, 1:51pm	James Chapman	PAYMENT DETAILS	View more ↓
Test Quote	08/05/1955	04/11/2025, 4:44pm	Test Quote	SIGNATURE COMPLETED	View more ↓
Demo Case	04/11/1965	04/11/2025, 1:17pm	James Chapman	APPLICATION SENT TO CUSTOMER	View more ↓
Test Case	03/11/1955	03/11/2025, 12:14pm	Test Case	SIGNATURE COMPLETED	View more ↓
Test Cases, Test Cases	20/10/1965	20/10/2025, 12:52pm	Test Cases	QUOTE EXPIRED	View more ↓
Test Applications	20/10/1956	20/10/2025, 12:29pm	Test Applications	QUOTE EXPIRED	View more ↓
Test Application	17/10/1955	17/10/2025, 9:47am	Test Application	QUOTE EXPIRED	View more ↓

HELP AND SUPPORT

If you help or any further issues, please email us at
support@wearejust.co.uk

or call us on
0345 302 2287

