



JUST FOR YOU LIFETIME MORTGAGE

JUST.

For financial advisers only.
Not approved for use with customers.

It's simple to include medical underwriting in your advice process

1



FACT FIND/DATA GATHERING

- Asking simple to answer questions about your client's health and lifestyle helps you tailor a solution that's personalised to them, their health and circumstances. It also satisfies the FCA's challenge for personalised advice.
- Six in ten people could borrow more or reduce their borrowing costs with a medically underwritten Just For You Lifetime Mortgage.
- We've made the questions easy to answer and similar to your usual fact finding questions. **You don't need any medical experience** – and the more you ask, the more personalised their results will be.

2



ONLINE KFI REQUESTS/RESULTS

- Request your KFIs instantly, **24/7** via the Just Adviser Portal or the major sourcing systems – Air, Iress and Advise Wise.
- They already include our new questions in their KFI requests.
- Get your results instantly, with the **benefits of medical underwriting rates clearly highlighted.**
- We'll also include solutions that don't completely match the client's requirements but may offer **better value.**
- The questions have also been adopted by other lenders.

3



ONLINE APPLICATION

- Submit your application instantly and get an approved valuation in as little as **just 9 days.**



GP REPORT REQUESTED (IF REQUIRED)

- We only select a **sample of cases** to provide medical evidence.
- Rather than automatically requesting a GP report, where appropriate, we may accept client's evidence (e.g. repeat prescriptions or a consultant's letter).
- If a GP report is needed, we only send relevant questions – making it easier for doctors to respond.

4



CLIENT RECEIVES OFFER DOCUMENTS

Just sends offer documents to client's solicitor to complete legal process.

5



CLIENT RECEIVES FUNDS AND ADVISER GETS THEIR FEE

Funds issued after receipt of legal documents and satisfied legal requirements.



Complete steps

24/7

with instant results on Just Adviser portal or sourcing systems

Up to **9 DAYS**

to complete and review valuation

Up to **15 DAYS**

for solicitor to provide advice and complete legal process

Up to **3 DAYS**

for registered property and up to 10 days for unregistered property

FOR MORE INFORMATION

Call: 0345 302 2287 Email: support@wearejust.co.uk Or visit: justadviser.com

Lines are open Monday to Friday, 8.30am to 5.30pm, Please contact us if you would like this document in an alternative format.

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

