



# Pension Annuity Application Form



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## About this Application Form

This Form is an application for a pension annuity plan with Just Retirement. In return for your pension fund, we will provide you with:

- A regular income for the rest of your life.
- If selected, a regular income for your dependant in the event of your death.

It is important that the Form is completed correctly. There is a checklist on the back to help.

### Important notes

Please read them carefully

In case any details change after you have completed this Form, the declaration at the back of this Form states that you consent to your Financial Adviser providing the required signed authority direct to Just Retirement on your behalf. This will allow the application to proceed to conclusion.

If the purchase price is different to that shown on the quotation, or if the money is received after the guarantee expiry date, the income you receive **may** be different to that shown on the quotation.

The start date for your pension annuity must be as follows:

- For a Lifetime Annuity (LA) and/or Scheme Pension (SP) it will be the date of receipt of your funds, unless another date has been specified by the Trustee(s) or Scheme Administrator.
- For the Immediate Vesting Pension (IVP) it is the date of receipt of your funds.

In the case of a Scheme Pension, the purchaser of the pension annuity must be the Trustees or Administrator of the Scheme.

**Please note that if any part of your pension arrangement includes a Guaranteed Minimum Pension (GMP), Just Retirement cannot accept this element of your fund. If you have any queries about this, please discuss them with your Financial Adviser.**

## A Personal details

Please enter all your personal details, including those of any dependant, if applicable.

### Annuitant

### Dependant (if applicable)

Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Relationship to the Annuitant (if applicable)		Married to or registered civil partner of Annuitant? <input type="checkbox"/> Yes <input type="checkbox"/> No
See Checklist on page 7	■ Where an individual's name has changed by marriage, civil partnership or deed poll, we will need to see the Certificate of Marriage/Civil Partnership OR a Passport. This can be an original OR a photocopy certified in original ink.	
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
See Checklist on page 7	■ We will need to see a Birth Certificate OR a Photo Driving Licence OR a Passport for each individual. This can be an original OR a photocopy certified in original ink.	
Pre-retirement occupation	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Tax Office name	<input type="text"/>	
Tax Office reference number	<input type="text"/>	

**A Personal details** continued**Annuitant**Home address  
(to which correspondence  
will be sent)
  
  
 Postcode

Home telephone number



Email address

**B Details for payments to be made to you**

Please enter the details of the bank or building society into which Just Retirement is to make payments to you.

If the Pension Commencement Lump Sum is being paid by Just Retirement, it will be automatically credited to the account you detail below unless you specifically ask us to do otherwise.

Name of bank/building society

Address

  
 Postcode

Sort code




Account number

Account name

Building society reference

**What type of pension annuity do you need?**

It is important that you apply for the right type of pension annuity and that it is set up in the way that you wish. Your choice will depend on two things:

- The **type** of pension funds that you currently have, and
- The **way** your current provider has been asked to release your pension funds.

**The following tips will help you to identify which type of pension annuity you should have:****If funds are from Defined Contribution (DC) schemes**

- 1** If **you** have been given the opportunity to choose which company your pension annuity is provided by, you will receive a **Lifetime Annuity (LA)**. This may be purchased by you or by your current pension scheme Trustee or Scheme Administrator. In either case, your current scheme will pay any Pension Commencement Lump Sum (PCLS) due.
- 2** If your current pension scheme's Scheme Administrator is purchasing an annuity on your behalf from an annuity provider of **their** choice, you will receive a **Scheme Pension (SP)**. The purchaser will be the Trustee/Scheme Administrator of your current scheme and they will pay any Pension Commencement Lump Sum (PCLS) due.
- 3** If you wish to transfer **all** of your pension funds into the Just Retirement pension scheme, you may be able to purchase an **Immediate Vesting Pension (IVP)**. You will be subject to the scheme rules of the Just Retirement pension scheme instead of those of your current pension scheme, which may alter the benefits available to you. Just Retirement will pay any Pension Commencement Lump Sum (PCLS) due.

Please note: If you are entitled to tax-free cash protection, this may be lost on transfer of your fund(s) to Immediate Vesting Pension.

**If funds are from Defined Benefit (DB) scheme**

- 1 If your current pension scheme's Scheme Administrator is purchasing an annuity on your behalf from an annuity provider of **their** choice, you will receive a **Scheme Pension (SP)**. The purchaser will be the Trustee/Scheme Administrator of your current scheme and they will pay any Pension Commencement Lump Sum (PCLS) due.
- 2 If you wish to transfer **all** of your pension funds into the Just Retirement pension scheme, you may be able to purchase an **Immediate Vesting Pension (IVP)**. You will be subject to the scheme rules of the Just Retirement pension scheme instead of those of your current pension scheme, which may alter the benefits available to you. Just Retirement will pay any Pension Commencement Lump Sum (PCLS) due.

Please note: If you are entitled to tax-free cash protection, this may be lost on transfer of your fund(s) to Immediate Vesting Pension.

**If Pension Commencement Lump Sum (PCLS) is not required**

If a Pension Commencement Lump Sum is not required from **either** Just Retirement or your current provider, we will assume that the pension annuity is being purchased under the rules of the existing pension scheme. Thus:

- 1 Funds from Defined Contribution schemes will be either a Lifetime Annuity or a Scheme Pension.
- 2 Funds from Defined Benefit schemes using the Open Market Option facility will be a Scheme Pension.

**If you have any queries about this, please discuss them with your Financial Adviser.**

### C Details of your current pension fund(s) / Type of pension annuity(ies) required

Have you ever been declared bankrupt, or do you have any bankruptcy proceedings or creditor actions/claims pending against you?

Yes  No If 'Yes', are any of your funds vested in the Trustee in Bankruptcy?  Yes  No

Lifetime Allowance details

Is there sufficient Lifetime Allowance to crystallise these benefits without incurring a Recovery Charge?  Yes  No

Have you accessed any of your pension funds?

**Before** 6th April 2006  Yes  No If 'Yes', what amount are you receiving? £  per annum

**Since** 6th April 2006  Yes  No

See Checklist on page 7

**■ If you have accessed any pension funds since 6th April 2006, please provide full details on a separate sheet plus copies of your most recent Lifetime Allowance statement for each plan.**

Use of Pension Commencement Lump Sum

Do you intend to use any Pension Commencement Lump Sum paid to you by Just Retirement to reinvest in a registered pension scheme?  Yes  No

On the next page(s) please provide details of your **current pension fund(s)**. If you have more than one pension scheme please provide full details of the source for each scheme, continuing on a photocopy of page 5 if necessary.

Please also enter details of the **type of pension annuity** required from Just Retirement for each source. Check your chosen Personal Quotation(s) to ensure that the benefits are as required, sign it and return it/them with this application. Enter the Quotation number (shown above your name on the Personal Quotation) for each quote you are accepting.

This is to ensure that the correct information, pension funds and authority are received promptly, direct from each provider, and also ensure that each pension annuity is set up correctly.

If you have any queries about this, please discuss them with your Financial Adviser.

**C Details of your current pension fund(s) / Type of pension annuity(ies) required** continued

**Source of pension funds**

**1**

Name of provider

Address

Postcode

Reference/Policy number

What type of Transitional Protection applies?  None  Primary Protection  Enhanced Protection  Tax-Free Cash Protection

See Checklist on page 7

■ If registered for Primary or Enhanced Protection, we will need to see the original certificate OR a photocopy certified in original ink.

**Pension annuity required**

Scheme type  Defined Contribution  Defined Benefit

Please indicate below the type of pension annuity required and the fund value and split that applies to each.

Type of pension annuity	<input type="checkbox"/> Lifetime Annuity (LA)	<input type="checkbox"/> Scheme Pension (SP)	<input type="checkbox"/> Immediate Vesting Pension (IVP)
Non-Contracted Out	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Protected Rights	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Contracted Out Scheme Rights		£ <input type="text"/>
	Pension Commencement Lump Sum		£ <input type="text"/>

Just Retirement Quotation reference number

See Checklist on page 7

■ Please sign and attach to this Form a copy of the relevant Just Retirement Personal Quotation.

**Source of pension funds**

**2**

Name of provider

Address

Postcode

Reference/Policy number

What type of Transitional Protection applies?  None  Primary Protection  Enhanced Protection  Tax-Free Cash Protection

See Checklist on page 7

■ If registered for Primary or Enhanced Protection, we will need to see the original certificate OR a photocopy certified in original ink.

**Pension annuity required**

Scheme type  Defined Contribution  Defined Benefit

Please indicate below the type of pension annuity required and the fund value and split that applies to each.

Type of pension annuity	<input type="checkbox"/> Lifetime Annuity (LA)	<input type="checkbox"/> Scheme Pension (SP)	<input type="checkbox"/> Immediate Vesting Pension (IVP)
Non-Contracted Out	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Protected Rights	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Contracted Out Scheme Rights		£ <input type="text"/>
	Pension Commencement Lump Sum		£ <input type="text"/>

Just Retirement Quotation reference number

See Checklist on page 7

■ Please sign and attach to this Form a copy of the relevant Just Retirement Personal Quotation.

**C Details of your current pension fund(s) / Type of pension annuity(ies) required** continued

**Source of pension funds**

**3**

Name of provider

Address

Postcode

Reference/Policy number

What type of Transitional Protection applies?  None  Primary Protection  Enhanced Protection  Tax-Free Cash Protection

See Checklist on page 7

■ If registered for Primary or Enhanced Protection, we will need to see the original certificate OR a photocopy certified in original ink.

**Pension annuity required**

Scheme type  Defined Contribution  Defined Benefit

Please indicate below the type of pension annuity required and the fund value and split that applies to each.

Type of pension annuity	<input type="checkbox"/> Lifetime Annuity (LA)	<input type="checkbox"/> Scheme Pension (SP)	<input type="checkbox"/> Immediate Vesting Pension (IVP)
Non-Contracted Out	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Protected Rights	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Contracted Out Scheme Rights		£ <input type="text"/>
		Pension Commencement Lump Sum	£ <input type="text"/>

Just Retirement Quotation reference number

See Checklist on page 7

■ Please sign and attach to this Form a copy of the relevant Just Retirement Personal Quotation.

**Source of pension funds**

**4**

Name of provider

Address

Postcode

Reference/Policy number

What type of Transitional Protection applies?  None  Primary Protection  Enhanced Protection  Tax-Free Cash Protection

See Checklist on page 7

■ If registered for Primary or Enhanced Protection, we will need to see the original certificate OR a photocopy certified in original ink.

**Pension annuity required**

Scheme type  Defined Contribution  Defined Benefit

Please indicate below the type of pension annuity required and the fund value and split that applies to each.

Type of pension annuity	<input type="checkbox"/> Lifetime Annuity (LA)	<input type="checkbox"/> Scheme Pension (SP)	<input type="checkbox"/> Immediate Vesting Pension (IVP)
Non-Contracted Out	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Protected Rights	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Contracted Out Scheme Rights		£ <input type="text"/>
		Pension Commencement Lump Sum	£ <input type="text"/>

Just Retirement Quotation reference number

See Checklist on page 7

■ Please sign and attach to this Form a copy of the relevant Just Retirement Personal Quotation.

## D Declaration and authorisation

The following section **must** be completed in all cases.

Financial advice

Did you receive advice from your Financial Adviser on this purchase?

Yes  No

Items received from Just Retirement

Date you received the notice of your right to withdraw\*

\* No payment of any benefits will be made following receipt of the completed Application Form and your pension funds until 15 days have passed from the date you have entered above. This is to ensure that you have had time to consider your decision in accordance with your rights, detailed under 'Important information about your right to withdraw' in the Cancellation Notice.

### Data Protection

We use the information provided by you or from other sources authorised by you to set up and administer your pension annuity. We may pass it to third parties who administer your pension annuity for us, or to our regulator.

We may record telephone calls which you make to us for our mutual protection and to improve our customer service standards. You have a right under the Data Protection Act 1998 to ask for a copy of the information held by us in our records in return for payment of a small fee, and to require us to correct any inaccuracies.

Please tick this box if you would prefer NOT to receive promotional mailings from us

### Declaration

*I confirm the detail provided in this Application Form whether in my own handwriting or not is to the best of my knowledge and belief true and complete.*

*I confirm that all facts that might be important in assessing the Policy or Policies have been provided. I understand that if I have failed to give all these relevant facts, Just Retirement may cancel the Policy or Policies. If I have any doubts as to whether a fact is relevant I will disclose it.*

*I understand that my pension annuity payments will be paid to the account detailed in this Application Form and income tax will be deducted prior to such payment under PAYE.*

*I understand that purchase of the Policy or Policies is subject to the consent of the Trustees of the occupational scheme or the provider of the individual pension scheme from which the purchase price is derived and that full details of the pension fund and income required are subject to confirmation by them. Their consent will be indicated by completion of the Transfer and Open Market Option Form separately to this application.*

*I have received a quotation of the benefits payable and request the issue of a Lifetime Annuity/Scheme Pension/Immediate Vesting Pension Policy to provide the benefits set out in this application in respect of each source purchase price. I understand that the Lifetime Annuity/Scheme Pension/Immediate Vesting Pension Policy cannot in any part be surrendered, commuted or assigned.*

*I understand that where a medical and/or lifestyle declaration has been made by me, and/or my dependant, and confirmation from my General Practitioner/Consultant is not received by Just Retirement Limited within three months from the date requested, the amount of income payable to me and any dependant may be reduced.*

The terms and conditions relating to this Policy and a copy of the completed Application Form are available on request.

### Authorisation

*I authorise Just Retirement Limited to pay commission to my Financial Adviser as outlined in the quotation accepted for each source as detailed in this application form.*

*I authorise Just Retirement Limited to seek payment of each purchase price from the pension provider shown in this Application Form. I consent to Just Retirement seeking further information from any insurance company or previous employer or provider of benefits to which I am or will be entitled. I authorise the giving of any information requested.*

*If any aspect of this application form is unclear or additional information is required, or my agreement to any change to this application is required, I authorise Just Retirement Limited to seek authorisation on my behalf direct from my Financial Adviser. I consent to my Financial Adviser providing the required signed authority direct to Just Retirement on my behalf for my application to proceed to conclusion. I understand that once the contract is concluded it cannot be changed.*

*If I have applied for an Immediate Vesting Pension, I hereby agree to become a member of the Pension Scheme and agree to be bound by the Rules of the Scheme. The Company, being also the Scheme Administrator, agrees to administer my pension annuity in accordance with the Rules.*

See Checklist on page 7

■ **The Annuitant must sign and date this application below. If the application is for a Scheme Pension, the Trustee/Scheme Administrator of the current pension scheme must also sign and date it.**

Signature of Annuitant

Date

Signature of Trustee/  
Scheme Administrator

Date

## Details of Financial Adviser

Name of Financial Adviser

FSA/Network number

Principal's FSA number  
(if applicable)

## Checklist for Financial Adviser

It is extremely important that this Form is completed correctly and that all the necessary attachments are included with the application. Please use the list below to check off each item. You may also like to keep a copy of this page.

### In all cases please ensure that:

- Part A: Personal details  The **Annuitant's Birth Certificate OR Photo Driving Licence OR Passport, being either the original OR a photocopy certified in original ink**, is attached to this Form.
- Where an individual's name has changed by marriage, civil partnership or deed poll, a **Certificate of Marriage / Civil Partnership OR a Passport, being either an original OR a photocopy certified in original ink**, has been attached to this Form.
- Part C: Details of current fund(s)  All the **details for each source of pension funds** have been given.
- Type of annuity required  For each source, all the **details of the pension annuity required from Just Retirement** have been given.
- In respect of each pension scheme, you have entered the **appropriate Just Retirement Personal Quotation reference number** and that you have also attached to this Form a **signed a copy of that Quotation**.
- Part D: Declaration/authorisation  The **information requested in the first section** has been provided.
- The **declaration and authorisation have been read and understood, then signed and dated, by the Annuitant** and that, especially in the case of a Scheme Pension purchase, the **Trustee/Scheme Administrator of the current scheme has also signed and dated it**.
- Back page: Details of Adviser  The **Financial Adviser's details** have been entered at the top of this page.

### If applicable please also ensure that:

- Part A: Personal details  If nominated, all the **personal details of the dependant** have been given.
- If nominated, the **dependant's Birth Certificate OR Photo Driving Licence OR Passport, being either the original OR a photocopy certified in original ink**, is attached to this Form.
- Part C: Details of current fund(s)  If the Annuitant is registered for either Primary or Enhanced Protection, the **Certificate of Registration** is attached to this Form.
- If there are more than 4 sources of pension funds, **all the information required has been given (on photocopies of page 5)** and attached to this Form.
- Where the pension fund was set up as an **Executive Pension Plan (EPP)** or a **Small Self Administered Scheme (SSAS)**, a **Money Laundering Declaration** has been completed and attached it to this Form.

### Once the Form is completed:

- Send the Form with attachments to **The Administration Manager, Just Retirement, Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU**.