

The benefits of first class service from the intermediaries' preferred provider

Financial Adviser Service Awards, voted by advisers:

Company of the Year 2011 & 2009

7 out of 7 Five Star Awards 2005 - 2011

At Just Retirement we are honoured to have been chosen as the Company of the Year for the second time in three years at the annual Financial Adviser Service Awards. We believe that this reflects our dedication to providing first class service to the adviser community from our leading positions in the annuity and equity release markets.

Enhanced Annuity market-leader since 2006.

The benefits of turning to Just Retirement

But awards and accolades are only part of the story. We are committed to continuing to make it easier to do business with Just Retirement and that we are the product provider you turn to for specialist retirement solutions. This means that we will always strive to improve our service and ensure that you and your clients benefit from quick and easy processing that gets more and more of them the annuity income that's appropriate to their individual needs and circumstances.

By turning to us, you will get:

Fully underwritten quotes in minutes

Unique underwriting that covers in excess of 1,500 conditions, meaning that we can provide you with fast, fully underwritten quotations based on your answers to just a few simple questions, saving you and your clients time and inconvenience.

A dedicated quote manager

Your dedicated quote manager can:

- Make certain that you have an up-to-date quotation on file at all times
- Advise you of rate increases or decreases as necessary
- Discuss flexible commission options – enabling you to set your level of commission, in consultation with your clients, on a case-by-case basis

Instant electronic up-to-date information

With our e-commission statements and access to our online application tracking service for Avelo Exchange users, we provide instant electronic up-to-date information securely and in a format compatible with your office systems.

Savings in time and money

Just Retirement offers highly competitive annuities made even more cost effective by our efficient service, which could save both time and money.

We are settling cases quicker than ever through ORIGO 'Options' electronic data transfer initiative as well as also continuing to chase ceding scheme providers on your behalf for non-qualifying cases – which could save you on average three calls.

We estimate this could easily save you an hour per case, or around £120.

[See over for our guide to the Just Retirement Underwriting process >](#)

How our first class service benefits you

Step 1: Submitting a quote – the options

Telephone

Just Retirement
Medical Form

Common Quotation
Medical Form

IFA's Individual
Medical Form

Instant online real
time quotation

Step 2: Underwriting

Just Retirement Communication Centre

Quote Issued

Received a call from Just Retirement Quote Manager

Application sent to Just Retirement

STEP 3: Application Processing

ORIGO 'Options' Electronic data transfer - If product is in scope and Ceding Provider also using 'Options'

Information and money received from ceding scheme(s)

Set up client annuity and Policy Documents issued
Commission paid

2 WEEKS

Confirmation letter sent to IFA listing all outstanding items required to process the application

Discharge forms to ceding scheme(s)

Bi-weekly reminder letter sent to ceding scheme(s) on your behalf

Bi-weekly update letters sent to IFA

Information and money received from ceding scheme

Set up client annuity and Policy Documents issued
Commission paid

4 WEEKS

The capability to settle cases quicker than ever

When you submit a case to Just Retirement we'll be committed to making the process time as short as we can to ensure that your clients and you are quick to benefit from income and commission:

- As a member of the ORIGO 'Options' electronic data transfer initiative we are settling cases with member ceding schemes in as little as seven days
- Otherwise, we continue to chase ceding schemes in your behalf until all the monies have been transferred
- Fast payment of commission to you and annuity income to your client starts as we receive the funds from each separate ceding provider

Ensure your clients receive a just retirement and get the income they deserve quickly and easily. Call IFA Support on 0845 302 2287 or visit justadviser.com to find out more.

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