

Lifetime Income Plan Application Form



IFA Name:

FSA Firm Reference No./Network No:

Details about first annuitant

Details about second annuitant

Title:

Title:

Forename(s):

Forename(s):

Surname:

Surname:

Marital status: Single / Divorced / Married / Separated / Widowed

Marital status: Single / Divorced / Married / Separated / Widowed

Date of birth:

Date of birth:

National Insurance Number:

National Insurance Number:

Permanent Residential Address:

Postcode:

Home Tel Number:

E-Mail Address:

Tax Office name and reference number:

Tick if enclosed

A birth certificate or alternatively a photocopy passport certified in original ink is needed for each life.

A marriage certificate or alternatively a photocopy passport certified in original ink is needed if female and Married / Separated / Divorced / Widowed or if name has changed through deed poll.

A signed and completed tax form (PLA6) is needed.

Your payments

Quote Number accepted:

Payment Frequency Monthly Quarterly Half-Yearly Annually

Payment In Advance In Arrears

Type of Annuity Lifetime Temporary

If Temporary Annuity, select term 5 years 10 years

Capital Protection Option (None / 50% or 100%): None 50% 100%

Annuity Payment Required (per annum): £

Joint Life Annuity: YES NO

For Joint Life Annuities: Last survivor falling to % on first death **OR**

Chosen life falling to % on death of : 1st annuitant 2nd annuitant

Name of Bank or Building Society:									
Address:									
								Postcode:	
Sort code:			Bank Account number:						
Account name(s):									
Building Society Reference Number:									

Details about each of your fund sources

Please complete the following details in respect of each fund source; this will ensure that the correct information and authority, if required, is received promptly.

	Sum	Membership or Policy Number (if appropriate)
Source 1 (Cheques – Single Premium)		
Cheque Enclosed <input style="width: 40px; height: 20px;" type="text"/>	£	N/A
Cheque To Follow <input style="width: 40px; height: 20px;" type="text"/>	£	
Source 2 (Just Retirement IVP)		
Please state either the amount (if known) or the percentage of the Pension Commencement Lump Sum to be paid into the Lifetime Income Plan	£	
	%	
Source 3 (Just Retirement Equity Release)		
Please state the amount to be paid into the Lifetime Income Plan	£	
Total (to be invested)	£	

Lifetime Income Plan Declaration

DECLARATION

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

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

I/we understand that my/our Lifetime Income Plan payments will be paid to the account detailed in this Application Form.

I/we have received a quotation of the benefits payable and request the issue of a Lifetime Income Plan to provide the benefits set out in this application in respect of each source purchase price. I/we understand that the Lifetime Income Plan does not have any surrender value.

I/we understand that where a medical and/or lifestyle declaration has been made by me, and/or the second named life, and independent confirmation is not received by Just Retirement within three months from the date requested, the amount of income payable to me and/or the second named life may be reduced.

Did you receive advice from your Financial Adviser on this purchase? Yes No

DATA PROTECTION

We use the information provided by you or from other sources authorised by you to set up and administer your Policy. We may pass it to third parties who administer your Policy for us. We may also pass it to our regulator and to any agent of yours.

We may use your information in connection with marketing activities or to tell you about other carefully selected products and services. Contact by us and our other group companies may be by post, telephone, fax, e-mail or other means. If you would prefer not to be contacted for this purpose, please tick here.

If you would like to change your communication preferences in the future please contact IFA Support on 0845 302 2287. Lines are open 8.30 to 5.30, Monday to Friday.

We may record telephone calls that 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.

If you have a preferred method for receiving information, please tick the relevant boxes:

Email

Phone

Post

AUTHORISATION

I/we authorise Just Retirement to pay services and remuneration to my/our Intermediary as outlined in the personal quotation number accepted for each source as detailed in this application form.

If any aspect of this application form is unclear, or additional information is required, or my/our agreement to any change to this application is required, I/we authorise Just Retirement to seek authorisation from myself, via my/our Intermediary.

I/we consent to my/our Intermediary providing the required further information in their own handwriting signed and authorised by myself/ourselves direct to Just Retirement before my/our application can proceed to conclusion.

I understand that once the application is concluded and a contract for the purchase of an annuity contract is concluded it cannot be changed.

1st Annuitant's Signature:

Date:

2nd Annuitant's Signature:

Date:

Note: A copy of the Policy conditions and your completed Application Form are available on request.

Money Laundering Prevention Practice Note

Introduction Certificates for UK and EU Regulated Intermediaries in the retail sector

Guide to completing the certificate

1. A separate certificate must be completed for each applicant (e.g. joint holders, trustee cases and joint life cases). Where there is a third party involved e.g. the payer of contributions who is different from the applicant, that person must also be identified. Beneficiaries under a trust do not need to be identified when the investment is made or policy taken out (unless they are also the settler). However, trustees should be made aware that, especially in the case of offshore and discretionary trusts, the identity of the beneficiaries will need to be verified before any payments are made to them.
2. The certificate must be signed by a person who has been authorised by their firm for this purpose and who has seen the original documentation.
3. Except where the Regulation 8 concession is to be used (see paragraph 9 below), separate evidence must be obtained to verify identity and address.
4. Home visits can continue to be certified as evidence of address only and only when the premises have been entered by the person completing and signing the certificate.
5. The certificate submitted must be the original or a clean certified copy of the original certificate (e.g. where a certificate is being sent to more than one product provider). Uncertified photocopies and faxes are not acceptable. If the client is not seen face to face and wishes to supply certified copies of evidence to you rather than you seeing the original document and certifying the copy yourself, please refer to JMLSG Guidance Note 4.54 for information on who can certify the documents.
6. Where the evidence submitted includes a photograph e.g. a new style driving licence, you must certify that the photograph bears a good likeness to the applicant.
7. If photocopies of documents are attached to the certificate, they must be certified by the person signing the certificate. Each photocopy must be individually certified with an original signature. Further certification of previously certified copies is acceptable provided the previous generation document bearing an original certification has been seen by the firm.
8. For non-UK nationals, certified copies of equivalent documentary evidence may be submitted. A lawyer, attorney, embassy, consulate or high commission of the country of issue must certify passports, identity cards and documentary evidence of address for Non-UK Nationals. The intermediary may re-certify copy documentation that they have obtained, provided that such documentation carries an original certification by an appropriate person from the aforementioned list.
9. Regulation 8 – postal concession

A cheque drawn on an account with a bank in the EU is capable of constituting evidence of identity only where due consideration has been given to the circumstances surrounding the transaction and the associated money laundering risk. Issues to take into consideration in this context might include the type of investor, the nature and features of the product and the value of the transaction. Where the intermediary is in any doubt as to the product provider's acceptance of the postal concession as a means of verification, they should contact the provider before accepting the application.

Note in particular that the concession can only be applied:

- a. When payment is drawn on an account in the name of the investor on an authorised financial or credit institution in the EU;
- b. although there may be face-to-face contact between the intermediary and the customer, where it would otherwise be reasonable in all the circumstances for payment to be made or payment details to be provided by post, telephone or electronically, as appropriate;
- c. for the purchase of products considered to be low risk e.g. long term life insurance or personal investment products) where funds cannot be transferred to another product that offers cheque or money transfer facilities and where funds cannot be repaid or transferred to third parties; and
- d. where the characteristics of the product cannot subsequently change to enable third party payments as described in c) above.

Subject to the above:

- Where payment is by the customer's cheque this may provide sufficient evidence of identity.

- Where payment to the provider is via your client money account you should attach a certified photocopy of the customer's original cheque.
 - Where payment is by direct debit or electronic transfer you must have seen evidence to demonstrate that the account on which payment is drawn is the customer's account (banks do not verify this). The ideal evidence is a copy of the customer's bank statement.
9. Please note that the product providers can no longer accept an exemption from verification for a client who was an exiting client of the Intermediary prior to April 1994 (or prior to November 2001 for pensions clients). A fully completed certificate, including reference numbers or certified copies of identification evidence will need to be submitted for these clients. More information about pensions business can be found in the JMLSG Guidance Notes.
 10. Normally evidence will be recent e.g. utility bill or mortgage statement. Evidence of the customer's identity obtained some years ago by the intermediary may be acceptable provided it is still current e.g. an unexpired passport. Older documents evidencing the customer's address will be acceptable provided the address on the evidence matches that on the application.
 11. Please note that old style (non-photo) provisional driving licences are not acceptable.
 12. When using the electoral roll as evidence or a solicitor's letter confirming house purchase for address verification you must send a certified copy of your search or the letter, as appropriate.
 13. Please note that when using a solicitor's letter to confirm house purchase you must supply evidence confirming the previous address.
 14. Mobile telephone bills should not be accepted as they can be sent to different addresses.

Identity Verification Certificate

(To be completed by a Regulated UK or EU Intermediary when introducing retail sector business)

Please complete all sections of the form

Please complete a separate certificate for all parties to the contract (e.g. joint applicants, trustees, settlers and third parties) where you have been required to undertake identification.

*Delete as applicable

Name of Applicant*/ Trustee*/ Third Party*:

Date of birth:

Home Address:

Postcode:

I/ We certify that (please tick the box beside **either** Section A **or** Section B)

Section A

We **have** verified the identity of the Applicant and, having:

- a. seen the original documents;
- b. checked that any requiring a signature were pre-signed, and
- c. confirmed that any associated photograph of the Applicant bore a good likeness to the Applicant

Tick

OR

Section B

I/We **have not** verified the identity of the Applicant for the following reasons:

Tick

Full name of regulated firm:

Name of Regulator:

Regulator reference number:

IFA Signature:

Company Stamp:

Print Name:

Job Title:

Date:

Evidence of Name	Reference/ Account Number				Certified copy attached? (2)
Current full signed passport		Place of Birth	Date of Birth	Date of expiry	
Resident Permit issued to EU nationals by Home Office				Date of expiry	
Current UK/EU photo driving licence (1)				Date of issue	
Current Full UK driving licence (old style) (1)				Date of issue	
Firearms certificate		Issuing Authority		Date of issue	
State pension or benefits book/ notification letter (1)		Issuing Authority		Date of issue	
Sub-contractors Certificate (3)		Issuing Authority		Date of issue	
Inland Revenue tax notification		Type: P45 / P60 / Notice of Coding (4)		Date of issue	

Evidence of Address	Reference/ Account Number				Certified copy attached? (2)
Home Visit			Premises entered? YES/ NO	Date of visit	
Solicitor letter confirming completion of house purchase or land registration (5) (6)				Date of letter	
Electoral roll check				Date of check	
Most recent mortgage statement		Name of Lender	Address current? YES/ NO	Date of issue	
Current local authority tax bill		Name of Authority	Address current? YES/ NO	Date of issue	
Local authority rent card or tenancy agreement		Name of Authority	Address current? YES/ NO	Date of issue	
Bank/ building society/ credit union statement or passbook		Name of Issuer	Address current? YES/ NO	Date of issue	
Utility bill (not mobile phone)		Name of Utility	Address current? YES/ NO	Date of issue (Within last 3 mths)	
Current UK/EU photo driving licence (1)			Address current? YES/ NO	Date of issue	
Current full UK driving licence (old style) (1)			Address current? YES/ NO	Date of issue	
State pension or benefits book/ notification letter (1)		Issuing Authority	Address current? YES/ NO	Date of issue	

Regulation 8

Account name(s) (7):	
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Sort code (7):	Bank Account number (7):								
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Tick only **one** of these boxes

- Applicant's cheque, payable to the provider, submitted with application
- Payment is to be made from above account by direct debit/debit card etc – evidence of account ownership (e.g. bank statement) seen
- Payment is being made from the intermediary's client bank account – applicants original cheque drawn on their own account (as above)

Notes

- (1) These items may be used to evidence address or identity but not both
- (2) If attaching certified copies of the evidence, please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate
- (3) For self-employed persons in the construction industry – tax exemption certificate with photograph
- (4) Please delete as appropriate
- (5) You must submit a certified copy of the search if you are relying on this as evidence of address
- (6) The previous address should also be verified
- (7) If the Regulation 8 concession is being applied, these boxes **must** be completed.
Other forms of evidence may be accepted; if in doubt please enquire