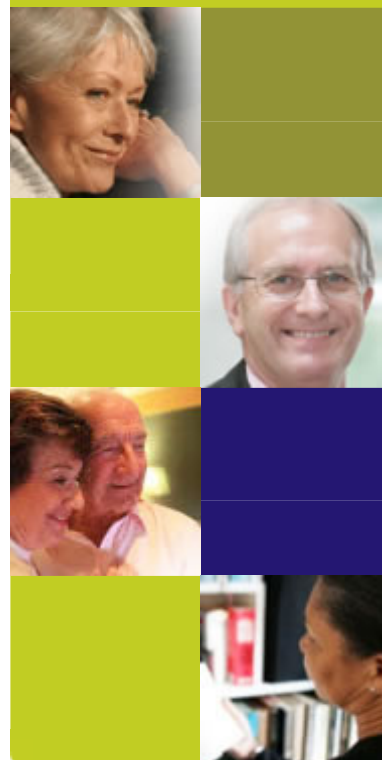




Defined Benefit Pension schemes change of terms

11 December 2009



Just Retirement has reintroduced the lump sum guarantee option for Defined Benefit Pension Schemes

With immediate effect, Just Retirement can provide a lump sum guarantee payable as a Defined Benefit Lump Sum Death Benefit.

The guarantee periods will be up to a maximum of five years and, where a dependant's pension is also payable, will be paid with overlap.

Payment of a Defined Benefits Lump Sum Death Benefit will trigger a Benefit Crystallisation Event and can therefore only be paid if there is sufficient lifetime allowance remaining. In addition, the member must be under age 75 at the time of their death. Where these conditions are not met, we may amend the policy to pay any remaining guarantee period as continuing instalments.

This feature extends our current Guaranteed Minimum Pension (GMP) Scheme Pension offering, which has the following set features:

- Payments will be made on the 1st of the month
- Policies containing GMP will be paid monthly in advance
- All policies containing escalating GMP will escalate on 1st April; other policies will escalate on the policy anniversary date
- Dependant's pensions for contracted-out benefits are payable to the spouse at date of death or, where there is no spouse at that time, the dependant named on the policy; dependant's pensions for non contracted-out benefits are payable to the dependant named on the policy
- All dependant's pensions are payable for the life of the dependant

Accepting GMP is one example of Just Retirement's commitment to Treating Customers Fairly and we are uniquely placed to cover the broadest spectrum of enhanced cases, from those with the mildest of conditions through to those requiring fully impaired underwriting.

For more information on Just Retirement's products or for a quotation from our award winning team, please contact Just Retirement IFA support on **0845 302 2287**, email ifasupport@justretirement.com or fax **0845 301 2287**.

Lines are open Monday to Friday, 9:00am - 5:00pm.

Yours sincerely,

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