



WHY JUST?

SECURITY FOR
YOUR PENSION

JUST.

The trustees of your final salary scheme have moved your pension to us. They've done this because it will increase the certainty that your full pension will be paid in the future.

You're now a policyholder of Just and we'll be paying your pension in the future.

You're in safe hands and good company – read on and we'll tell you why.



WHO ARE WE?

Just Group are a leading and established provider of retirement income products and services to people and businesses.

Our 650,000 customers have trusted us to manage over £23 billion of their money and we're used regularly by financial advisers. We have over 1,000 colleagues based in London, Reigate and Belfast and our shares are traded on the London Stock Exchange.

We have a strong social purpose, meaning that we aim to help people achieve a better life in retirement by providing competitive products and services. When making investment decisions we consider Environmental Social Governance (ESG), meaning that we're committed to acting responsibly and contributing positively to the environment.

We're also delighted to be named as one of the UK's 100 Best Large Companies to work for.



Our award-winning Defined Benefit Solutions team look after your pension. They've provided insurance for the trustees of over 170 company pension schemes, and have an excellent track record. If you would like to find out more about this team, visit wearejust.co.uk/definedbenefit which has a dedicated area for policyholders like you.



WE'RE HERE TO HELP YOU

If you have questions about your policy, the customer service team at our UK contact centre are ready to help. The team only work with our DB policyholders like you. They are experts with access to your policy details, so your enquiries can usually be resolved by the person who takes your call.

If you contact us, it's really helpful if you can have your National Insurance number and policy number to hand.

Phone from the UK: **0800 316 6765 (freephone)**

From overseas: **+44 (0)1206 586 110 (call rates apply)**

Lines are open Monday to Friday, 9am to 5pm.
Please note, calls may be monitored for training and audit purposes.

You can also contact us by email and post using the details on the back cover of this leaflet.



SERVICES FOR YOU

Supporting people who may have different or additional needs is an important part of what we do. We can all need support in certain situations – for example, if we need to make a decision at a stressful time, or feel under pressure to make a choice between different options that we don't fully understand. If you would benefit from some extra support and understanding, please tell us. Our customer service team are trained to listen and respond to your needs. We want to be able to help in the best way we can.

REGISTER FOR BENPAL

We offer a secure online service called Benpal. Benpal lets you view your pension information online. You can also update your details, such as telling us about a change of address or a change in your bank details.

This service gives you greater flexibility in managing your pension policy with us.

We'll write to you again in a couple of weeks with your **personal activation code**. Then go online at **benpal.com/activate** to register and view your details.

UNDERSTANDING YOUR PENSION OPTIONS

If you are a deferred policyholder, and so are not yet receiving an income from your pension, you can contact us at any time to discuss taking your income early.

We'll write to you approximately 12 months before the normal retirement date shown on your policy to tell you your options for taking your income. You may be able to start taking your pension savings from a different date, depending on the terms of your policy. If you need more help, you can speak to our Pension Decision Service.





SECURITY FOR YOUR POLICY

Your policy is secure because it's protected by the Financial Services Compensation Scheme. If we cannot meet our obligations, you can claim compensation equal to 100% of your pension savings.

We are a UK insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are on the Financial Services Register with registration number 232595.



OUR COMMUNICATIONS

You'll find your policy document in the welcome pack sent with this leaflet. It includes a schedule of your benefits, a member guide and a copy of our privacy notice. If you have any questions, please call us. The phone numbers are shown on the back cover.

We're a corporate member of Plain English Campaign and aim to make all the communications we send you easy to understand.



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FOR MORE INFORMATION

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You can also contact us by emailing **just@mercer.com**, or by post at the address below.

Just Post Handling Centre
St James's Tower, 7 Charlotte Street
Manchester, M1 4DZ

Please contact us if you would like this document in an alternative format.

