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justretirement

Cut-corner underwriting cuts an enhanced annuity client's income 8 times out of 10.

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Anyone who claims that 'simplified' underwriting achieves a similar outcome to full underwriting is selling your clients short – In a recent research article, we looked at the effect of simplified versus full underwriting and found that clients received a lower retirement income in **80%** of cases*.

But it's not just our research that highlights the importance of full underwriting. The ABI have also recently conducted research that revealed a **50%** gap between a healthy rate and an enhanced rate based on various medical conditions**.

One route to full underwriting is the [Common Quotation Form \(CQF\)](#). It can take as little as 10 minutes to complete with or on behalf of your client. Accepted by all enhanced annuity providers, it's efficient and allows your client the best possible chance to benefit from full underwriting.

Protect your annuity clients from the impact of cut-corner underwriting.

To find out more about the CQF or Just Retirement's enhanced annuities – powered by full underwriting – visit justadviser.com.

* Just Retirement Research 2013 based on a sample of 40 cases (August 2013)

** Information based on the 'Example rates' published by the ABI in July 2013. For all assumptions and details of conditions [please visit >](#)

A client facing guide to
[completing the CQF >](#)

Our guide to Annuity
[Underwriting >](#)



★★★★★

80%
of underwritten annuity clients could receive less with simplified underwriting.

* [New Article](#) *

Read our thoughts on the ABI's publication of [annuity rates here >](#)

[View the ABI tables >](#)

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