

Quote Reference No. (if applicable)

Source of quote

Section 1: Personal Details – To be completed by the Annuitant

Your details

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

If 'other' please specify

Gender ☐ Male ☐ Female

Surname

Forename(s)

Date of birth

/ /

National Insurance number

Nationality

Marital Status

Single ☐ Married/Civil Partnership ☐
Separated ☐ Divorced ☐ Widowed ☐

Relationship to the dependant

Present occupation

☐ Full-time ☐ Part-time

If no longer working,
previous occupation

Date ceased

/ /

Are you living

☐ In own home – alone
☐ In own home – with someone else
☐ With relatives
☐ In a residential home
☐ In a care home

Home address

Postcode

Daytime telephone number

Evening telephone number

E-mail address

Your dependant's details

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

☐ Male ☐ Female

/ /

Single ☐ Married/Civil Partnership ☐
Separated ☐ Divorced ☐ Widowed ☐

☐ Full-time ☐ Part-time

☐ In own home – alone
☐ In own home – with someone else
☐ With relatives
☐ In a residential home
☐ In a care home

Has Power of Attorney been vested in another party? ☐ Yes ☐ No *If yes, please enclose the appropriate documentation*

If so which type?

Now please complete the medical assessment form in Section two and any other questionnaire as directed.

A medical assessment form for the dependant will only be required if they are suffering from a condition, and questionnaires may be required, as directed.

If you have a Financial Adviser, please request them to fill in sections 3 and 4.

Section 2: Medical Assessment Form – To be completed by the Annuitant

Please ensure that all details entered are accurate to improve your benefits.

	Your details	Your dependant's details
Height	ft ins or cms	ft ins or cms
Weight	st lbs or kgs	st lbs or kgs
Waist measurement	ins	ins
Do you currently smoke?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, please advise year started		
Have you been a regular smoker for the last 10 years?	☐ Yes ☐ No	☐ Yes ☐ No
If you are a regular smoker, please indicate the average daily level	Manufactured cigarettes Cigars	Manufactured cigarettes Cigars
If you are a regular smoker, please indicate the average weekly level	Ozs rolling tobacco or Gms rolling tobacco Ozs/gms pipe tobacco	Ozs rolling tobacco or Gms rolling tobacco Ozs/gms pipe tobacco
If previously smoked, please advise of the years you started and stopped	/ to /	/ to /
How much did you smoke:	Manufactured cigarettes Ozs/gms rolling tobacco Cigars Pipe	Manufactured cigarettes Ozs/gms rolling tobacco Cigars Pipe
How many units of alcohol do you drink weekly?		
<i>(a unit of alcohol is equivalent to half a pint of normal strength beer, lager or cider, one standard glass of wine or a single measure of spirit)</i>		
Have you been diagnosed with high blood pressure (hypertension)	☐ Yes ☐ No /	☐ Yes ☐ No /
If yes, specify last reading(s)		
Date of reading(s)	/ /	/ /
Number and name(s) of medication(s) prescribed (excluding aspirin)		
Have you been diagnosed with high cholesterol	☐ Yes ☐ No /	☐ Yes ☐ No /
If yes, specify last reading(s)		
Date of reading(s)	/ /	/ /
Number and name(s) of medication(s) prescribed		

Important notes

Please disclose as much information about your health as possible before signing this form. An annuity may commence on the basis of the medical information supplied. Failure to disclose material facts about your health may result in any annuity enhancement being reduced or removed in full. Material facts are those that an insurer would regard as likely to influence the assessment and acceptance of a proposal. If you are unsure whether certain facts for your case are material, they should be disclosed. If you are unable to respond to a question, please provide as much information as you can.

Please enclose copies of any available hospital letters and a copy of your latest repeat prescription form, if possible.

Medical Conditions

Please disclose your medical conditions in the order in which they were diagnosed.

If you have ever suffered with any of the following please only complete the relevant questionnaire(s).

Heart conditionpage 4

Diabetespage 6

Cancer, leukaemia, Hodgkin's disease, lymphoma, growth or tumourpage 7

Stroke – please also complete the ADL questionnairepages 9 & 13

Respiratory/lung diseasepage 10

Multiple sclerosis – please also complete the ADL questionnairepages 11 & 13

Neurological disease – please also complete the ADL questionnairepages 12 & 13

For any other conditions, please complete the questionnaire below and if relevant.

Other Conditions

For any conditions showing within the Medical Conditions area above, please complete the relevant questionnaire(s).

For any other conditions, please complete the questions below (and, if relevant, the Activities of Daily Living questionnaire on page 13).

	Your details			Your dependant's details		
Condition 1						
Condition 2						
Condition 3						

If you have any medical conditions that are listed below, please complete the relevant questionnaire's that are contained within this form. If applicable please also complete a separate questionnaire for your dependant.

	Condition 1	Condition 2	Condition 3	Condition 1	Condition 2	Condition 3
When were you first diagnosed with this condition?	/	/	/	/	/	/
When did you last suffer symptoms for this condition?	/	/	/	/	/	/
When did you last receive medication /treatment for this condition?	/	/	/	/	/	/
When were you last admitted to hospital for this condition?	/	/	/	/	/	/
How many times have you been hospitalised for this condition? Please put a figure in the relevant box.						
Have you received any of the following treatments within the past 5 years? Please tick box.						
None	☐	☐	☐	☐	☐	☐
Renal dialysis	☐	☐	☐	☐	☐	☐
Surgery	☐	☐	☐	☐	☐	☐
Please specify						

Your current medication	Dose prescribed	Frequency
1		
2		
3		

Your dependant's current medication	Dose prescribed	Frequency
1		
2		
3		

Heart attack, angina and other vascular conditions questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Please enclose copies of any available hospital letters or reports about your heart condition.

Have you ever been diagnosed with any of the following?

Diagnosis	Date of diagnosis	No. of occurrences	Ongoing?
Heart Attack			
Angina			
Heart failure			
Aortic aneurysm			
Cardiomyopathy			
Heart valve disorders			
Atrial fibrillation (AF)			
Other irregular heart rhythm			
Other: _____			

Does your heart condition currently affect you in any of the following ways?

	Never	Some of the time	Most of the time	Always
Symptoms at rest	☐	☐	☐	☐
Breathlessness walking from room to room	☐	☐	☐	☐
Breathlessness climbing stairs	☐	☐	☐	☐
Chest pains on minor to moderate activity	☐	☐	☐	☐
Chest pains on severe exertion only	☐	☐	☐	☐
Swollen ankles	☐	☐	☐	☐
Episodes of dizziness	☐	☐	☐	☐
Episodes of blackouts	☐	☐	☐	☐

If surgery has been carried out, please state type of procedure

Coronary artery bypass graft (CABG)	☐	How many arteries		Date(s) /
Coronary angioplasty/stents	☐	Number of arteries treated		Date(s) /
Aortic valve replacement	☐	Successful? ☐ Yes ☐ No		Date(s) /
Mitral valve replacement	☐	Successful? ☐ Yes ☐ No		Date(s) /
Tricuspid valve replacement	☐	Successful? ☐ Yes ☐ No		Date(s) /
Pacemaker	☐	Successful? ☐ Yes ☐ No		Date(s) /
Cardioversion/ablation	☐	Successful? ☐ Yes ☐ No		Date(s) /
Aortic aneurysm repair	☐	Successful? ☐ Yes ☐ No		Date(s) /

What medication are you currently taking? Please list all medication prescribed for your heart condition:

Name of medication	Name of heart condition	Dose prescribed
1		
2		
3		
4		
5		

Are you currently under the care of a cardiologist? ☐ Yes ☐ No Last consultation date: /

Name of cardiologist

Name of hospital

How many times have you been admitted to hospital due to your heart condition within the past 10 years?

☐ Never ☐ Once ☐ Twice ☐ Three times ☐ More than three times

Last admission /

Is any future treatment planned? ☐ Yes ☐ No If yes, please give details:

Please advise date and result of any stress (exercise) ECG testing eg. using a bicycle or treadmill.

Please provide any further information you think may be important.

Diabetes questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Please enclose copies of any available hospital letters or reports about your diabetes.

When was your diabetes diagnosed?

Date: /

Is your diabetes?

☐ Type 1

☐ Type 2

How is your diabetes controlled?

☐ Diet

☐ Non-Insulin (tablet)

☐ Insulin

Please list all the medication you currently take, and how often you take each of them

If this has changed, please advise your previous treatment regime:

Date altered:

/

Have you been diagnosed with any of the following diabetic complications?

- ☐ Heart disease
- ☐ Retinopathy (excluding other eye disease)
- ☐ Neuropathy
- ☐ Kidney Disease (protein in urine)
- ☐ Peripheral vascular disease (ulceration)
- ☐ Amputation

If yes, please give details:

Please give the last two readings for **HbA1c**:

Reading 1

Date: /

Reading 2

Date: /

Have you ever been admitted into hospital as a result of your diabetes? ☐ Yes ☐ No If yes, when? /

How often do you monitor your own blood glucose levels?

Please provide any further information you think may be important.

Cancer, leukaemia, lymphoma, growth or tumour questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant. If you have a history of more than one different type of cancer please complete a separate questionnaire for each.

Please enclose copies of any hospital letters or reports about your cancer to confirm the type of cancer, stage, grade and treatment received.

What is the name or type of the tumour/malignant condition?

Where was the tumour located?

When was the tumour/condition first diagnosed?

Was the tumour:

☐

Benign

☐

Pre-cancerous

☐

Malignant

Do you know the staging of the tumour, for example TNM or Duke classification? ☐ Yes ☐ No

If yes, please give details:

Do you know the grading of the tumour?

☐

Yes

☐

No

If yes, please give details:

Please tick the box that most closely describes the nature of the tumour

☐

Carcinoma-in-situ (stage O, Tis, Ta)

☐

Only local tumour growth

☐

Tumour invaded adjacent lymph nodes

☐

Tumour invaded distant lymph nodes

If yes, please advise number of nodes affected and location:

☐

Tumour spread to distant organs (distant metastases) If so, where:

In the case of prostate cancer, please advise where known:

Current Prostate Specific Antigen (PSA) level:

Date recorded:

Pre-treatment PSA level:

Date:

Gleason Score:

Date recorded:

Did you have, or are you due to have, any of the following:

☐ Surgery

Type of surgery:

Date:

 /

☐ Chemotherapy

Date commenced:

 /

Date ended:

 /

☐ Radiotherapy (including brachytherapy)

Date commenced:

 /

Date ended:

 /

☐ Bone marrow/stem cell transplant

Date commenced:

 /

Date ended:

 /

☐ Hormone therapy

Date commenced:

 /

Date ended:

 /

☐ Other

(Please give full details)

Has there been any recurrence in the same location? ☐ Yes ☐ No If yes, please advise date:

What medication are you currently taking?

Medication	Dose/frequency	Date commenced	Date ended

When was your last tumour follow-up appointment with your treating doctor/hospital consultant: /

Have you now been discharged?

☐ Yes ☐ No

Please provide any further information you think may be important.

Stroke Questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Please enclose copies of any hospital letters or reports about your stroke(s).

Please advise which of the following you have suffered from:

- ☐ CVA (Cerebrovascular Accident – major stroke) ☐ Subarachnoid Haemorrhage (SAH) ☐ Cerebral haemorrhage/bleed
☐ TIA (Transient Ischaemic Attack – mini-stroke)

Episode/type (e.g. stroke, TIA)	Date	Part of body affected	Duration of symptoms	Duration until full recovery

Please advise of any of the following ongoing problems:

- ☐ Speech difficulties ☐ Vision impairment ☐ Paralysis arm
☐ Paralysis leg ☐ Short-term memory loss

What medication are you currently taking?

Medication	Dose/frequency	Date commenced	Date ended

Are you under follow-up or have you now been discharged?

Name of your consultant

Name of hospital

Please provide any further information you think may be important.

Please also complete the Activities of Daily Living questionnaire on page 13

Respiratory/lung disease questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Have you ever been diagnosed with any of the following?

- ☐ Chronic obstructive airways/pulmonary disease (COAD/COPD)
- ☐ Emphysema
- ☐ Bronchiectasis
- ☐ Pneumoconiosis
- ☐ Asbestosis
- ☐ Asthma
- ☐ Pleural plaques
- ☐ Sleep apnoea
- ☐ Other

Please specify:

When was your condition diagnosed?

 /
M M Y Y

Is your lung function?:

Minimally impaired (FEV1 >70%)

☐ Yes

☐ No

Moderately impaired (FEV1 50-70%)

☐ Yes

☐ No

Severely impaired (FEV1 <50%)

☐ Yes

☐ No

Do any of the following also apply:

	Never	Some of the time	Most of the time	Always
Chest infections	☐	☐	☐	☐
Need for home oxygen	☐	☐	☐	☐
Need for a continuous positive airway pressure (CPAP) breathing machine	☐	☐	☐	☐
Signs of cor pulmonale (right heart failure due to lung disease)	☐	☐	☐	☐
Breathlessness walking from room to room	☐	☐	☐	☐
Breathlessness climbing stairs	☐	☐	☐	☐
Breathlessness when lying flat	☐	☐	☐	☐
Oral steroids	☐	☐	☐	☐

Have you been admitted to hospital?

☐ Never

☐ Once

☐ More than once

Last admission /
M M Y Y

What medication are you currently taking?

Medication	Dose/frequency	Date commenced	Date ended

Please provide any further information you think may be important.

Multiple sclerosis questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

When was your multiple sclerosis diagnosed?

M M / Y Y

Please advise subtype, if known:

☐ Relapsing remitting ☐ Secondary progressive ☐ Primary progressive ☐ Progressive relapsing

Please advise number of attacks in the last 5 years:

What medication are you currently taking?

Medication	Dose/frequency	Date commenced	Date ended

Have you been admitted to hospital?

☐ Never ☐ Once ☐ More than once

Last admission

M M / Y Y

Do you have or have you had any of the following:

Bladder incontinence/self-catheterisation

☐ Yes

☐ No

Secondary infection (eg. pneumonia)

☐ Yes

☐ No

Progressive mental deterioration

☐ Yes

☐ No

Impairment of vision

☐ Yes

☐ No

Impairment of speech

☐ Yes

☐ No

Paralysis of a limb

☐ Yes

☐ No

Use of steroids (eg. prednisolone) on more than 1 occasion

☐ Yes

☐ No

Please provide any further information you think may be important.

Please also complete the Activities of Daily Living questionnaire on page 13

Other neurological condition questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Have you ever been diagnosed with any of the following?

- ☐ Senile dementia
☐ Vascular dementia
☐ Alzheimer's disease
☐ Parkinson's disease
☐ Motor neurone disease
☐ Other

Please specify:

Have you been admitted to hospital?

☐ Never ☐ Once ☐ More than once

Last admission M M / Y Y

When was your condition diagnosed?

M M / Y Y

Have you had any of the following symptoms?

Pressure sores

☐ Yes

☐ No

Falls

☐ Yes

☐ No

Tremors

☐ Yes

☐ No

Seizures

☐ Yes

☐ No

What medication are you currently taking?

Medication	Dose/frequency	Date commenced	Date ended

Please advise last MMSE score if known

/30

Please provide any further information you think may be important.

Please also complete the Activities of Daily Living questionnaire on page 13

Activities of Daily Living (ADL) questionnaire

Annuitant: ☐

Dependant: ☐

Name:

Please complete a separate questionnaire if one is required for both the annuitant and the dependant.

Please advise relevant diagnosis:

Please tick one box from each of the following that most closely reflects your current condition

Dressing:

- ☐ Dependent, requires full assistance
- ☐ Needs help, but can do about half unaided
- ☐ Independent (including buttons, zips, laces etc.)

Mobility:

- ☐ Bedridden
- ☐ In need of daily nursing care
- ☐ Wheelchair use – permanent
- ☐ Wheelchair use – non-permanent
- ☐ Walks with assistance (frame/stick etc.)
- ☐ Independent (needs no assistance)

Transferring:

- ☐ Unable, no sitting balance
- ☐ Major help
- ☐ Minor help, can sit unaided
- ☐ Independent

Bladder:

- ☐ Incontinent/catheterised/unable to manage alone
- ☐ Occasional accident (once a week)
- ☐ Continent

Bowels:

- ☐ Incontinent (or requires enema)
- ☐ Occasional accident (once a week)
- ☐ Continent

Bathing:

- ☐ Dependent
- ☐ Needs some assistance
- ☐ Independent

Feeding:

- ☐ Unable (nasogastric tube/PEG tube in place)
- ☐ Needs some help cutting, spreading butter etc.
- ☐ Independent

Please advise any progression in the last 5 years:

- ☐ Stable (no/minimal change)
- ☐ Deteriorating (impact to 2 or more ADLs above/acute episodes)
- ☐ Rapid deterioration

Data Protection Act 1998

The information provided on this form, together with medical and other information about you provided in connection with this application will be used for the operation of insurance which covers you.

This includes the process of underwriting, administration, claims management, rehabilitation and customer concern handling. In order to do this the information may be shared with group companies and third party insurers, re-insurers, insurance intermediaries and service providers.

Your data will be processed fairly and securely in accordance with the Data Protection Act 1998. Details of your rights under the Act, the data which the Provider holds, the data which may be passed to organisations outside of the Provider and the organisations which might be involved, can be obtained by writing to the Providers' Data Protection Officer.

Your personal data will be available to only those who need to see it. For example, sensitive data, such as medical records, will be used for the purposes of underwriting or claim management and rehabilitation and will be seen only by the people authorised by the Providers' Chief Medical Officer or equivalent.

Please note that you are explicitly consenting to the processing of your medical data by signing and returning this document.

You are entitled to receive a copy of all your personal data held by contacting either your Financial Adviser or the Provider.

Please note that during the processing of any proposals and administration, information may be transferred outside the European Economic Area. You are consenting to this transfer by signing and returning this document.

Notice of Statutory Rights

Under the Access to Medical Reports Act 1988 and the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Access to Health Records and Reports (Isle of Man) Act 1993 the Provider reserves the right to apply for a medical report from any doctor who has at any time attended you. The declaration gives us your consent to apply for such a report if we need to.

Your rights:

- You do not have to give your consent but, without it, the Provider will not be prepared to accept your request.
- If you do give your consent, you can indicate whether or not you wish to see any report before it is sent to us.

If you indicate that you do not wish to see any report:

- The doctor can forward it to us immediately and we should be able to process your proposal without delay.
- You can, however, still change your mind at any time within six months and notify the doctor that you wish to see the report. If the doctor has already forwarded the report to us, he/she will send you a copy and, if not, he/she will give you 21 days to arrange to see it.

If you indicated that you do wish to see any report:

- This may delay the processing of your proposal.
- The doctor is allowed to charge you a fee to cover the cost of supplying you with the report.
- You should follow the procedures outlined below.

Procedures for Access to Reports

1. If you indicate that you do wish to see any report we will notify you if we apply for one, and will inform the doctor of your wishes. You will then have 21 days to contact the doctor to arrange to see the report.
2. If you do see the report, the doctor must obtain your consent before sending it to us.
3. You have the right to request that the doctor amends any part of a report you consider incorrect or misleading, and can attach your written views on any part the doctor refuses to amend.
4. The doctor does not have to let you see any part of a report that he/she considers would be likely to cause serious harm to the physical or mental health of yourself or others, or that would indicate his/her intentions towards you. He/she also does not have to let you see any part that would be likely to disclose information about, or the identity of, another person who has supplied information about you, unless that person has consented or the information relates to, or has been supplied by, a health professional caring for you. If the doctor does not let you see any part of the report he/she must notify you of that fact.

Declaration and Consent

Please read, complete and sign this section.

I/We declare that, to the best of my/our knowledge and belief, the statements above are true and complete and that I/we have not withheld any material information. I/We understand that failure to do so may result in amendment of the policy.

I/We agree that the Provider may obtain medical information from any doctor who, at any time, has attended me/us, about anything that affects my/our physical or mental health and/or any insurance office to which a proposal has been made on my/our life and I/we authorise the giving of such information. This consent shall remain valid throughout the duration of the insurance and after my/our death.

I/We agree that this form together with any statements made to the medical officer form the basis of the contract between me/us and the Provider.

I/We agree that the Provider may apply for medical evidence. I/We authorise the Provider to pass medical information to any medical officer on the Providers behalf.

I/We understand that the Provider reserves the right to offer revised policy terms should they issue the policy and

subsequently find that I/we have failed to disclose material facts or misdisclosed material facts.

I/We accept the Provider will use the information I/we give for administration, underwriting, claims, research and statistical purposes. I/We agree the Provider may pass information about my/our physical or mental health or condition to medical practitioners and reinsurers.

I/We agree the Provider may pass the information to third parties for the prevention or detection of fraud, enabling assets to be rightfully claimed or where required by law or regulation.

I/We agree that a copy of this consent can be treated as the original.

I/We agree to the Provider processing my/our medical data.

I/We understand that I/we must inform the Provider without delay if there is a change to my/our health or circumstances before the commencement of the policy. I/We understand that failure to do so may result in amendment of the policy.

I/We have read and understood my rights under the relevant legislation as detailed overleaf governing access to medical records.

Please indicate which Provider/s you require annuity quotation terms from:

- ☐ Canada Life
- ☐ Just Retirement
- ☐ Legal & General
- ☐ Aviva
- ☐ MGM Advantage
- ☐ Partnership
- ☐ Prudential
- ☐ LV=

The Provider/s who receive this completed form, may use some of the information to advise you by post or telephone of other products and services offered by themselves or by their business partners. If you do not wish to receive this material please tick this box.

☐ Annuitant

☐ Dependant

ANNUITANT — I do ☐ do not ☐ wish to see the report before it is sent to the Provider

DEPENDANT — I do ☐ do not ☐ wish to see the report before it is sent to the Provider

The Provider reserves the right to decline any requests.

The Provider is not on risk until a policy is issued by the Provider.

I/We have read and understood the notice regarding the Data Protection Act 1998 overleaf.

	ANNUITANT	DEPENDANT
Doctor's Name		
Address		
Telephone number		
Fax number		
Name (BLOCK CAPITALS)		
Signature		
Date	D D / M M / Y Y Y Y	D D / M M / Y Y Y Y