



NEWS RELEASE

Tuesday 30 September 2025

Fixed Term Investment – Just Group announces ground-breaking retirement solution on leading platform Fundment

- **Innovative Fixed Term Investment offers guaranteed income and/or guaranteed growth over a selected period**
- **Leading adviser platform Fundment first to offer innovative solution**
- **Enables advisers to improve personal pension diversification while simplifying administration**
- **Shields clients from market volatility while enhancing tax-efficiency**
- **Backed by 100% Financial Services Compensation Scheme protection**

Retirement specialist Just Group today announces the introduction of Fixed Term Investment (FTI), a structured pension investment delivering guaranteed income and/or guaranteed growth for a selected term within a client's platform-based personal pension portfolio.

Just is partnering with leading adviser platform Fundment which is introducing the new fixed-term pension solution alongside Just's popular Secure Lifetime Income (SLI) guaranteed income solution.

With a flexible structure and controllable term, FTI enables advisers to better tailor solutions to client objectives through enhanced diversification and tax-efficiency with simplified administration.

Suitable for a range of clients approaching, at, or in retirement, the guaranteed income and/or guaranteed growth returns of FTI can help reduce the financial and emotional impact of market volatility on a portfolio while delivering more flexibility and greater confidence that client objectives will be achieved.

FTI integrates with other personal pension assets 'under one roof' to optimise risk and return across the overall strategy. It guarantees income or growth for the selected term with the option of a pre-defined capital return at maturity.

Benefits are paid into the personal pension cash account, enhancing reinvestment and tax-planning options. It includes death-benefit and early surrender options and is 100% protected by the Financial Services Compensation Scheme.

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Sean Osborne, Director of Retail Distribution at Just Group, said: “We are delighted to announce FTI will be available on Fundment, which is at the forefront of adviser platform technology and is committed to giving advisers access to innovative new solutions. Advisers using Fundment will have access to both FTI and our SLI guaranteed income solution – the two complement each other and enable advisers to build a complete blended retirement solution for their clients.”

Ola Abdul, Founder & CEO of Fundment, said: “We are committed to becoming the leading all-in-one tech platform that supports advisers’ needs across all their financial planning activities, which includes providing access to innovative retirement market solutions such as Just Group’s FTI and SLI.”

Just believes that FTI, together with SLI, fills a gap in the current market for guaranteed solutions that can be held alongside other personal pension portfolio assets, helping to manage overall risk and sustainability.

Sean Osborne added: “Advisers are increasingly moving away from single-strategy approaches to retirement and towards hybrid solutions offering a mix of certainty and flexibility. But those solutions also need to be administered and meet the regulator’s requirements to integrate into wider portfolio planning.”

“FTI offers solutions in a wide range of client circumstances, giving more scope for diversification with no income fluctuations, transfer delays and with no counterparty risk.”

Potential client segments for FTI:

- Pre-retirees aged 50-65 – FTI helps manage risk while preserving capital ahead of starting income withdrawals,
- Early retirees aged 65-75 – FTI provides a reliable tax-efficient income while maintaining capital value with no lifetime commitment,
- Conservative or risk-averse investors – FTI eliminates market risk to a known future date,
- Event planning (legacy or withdrawals) – FTI guarantees a specific payout at a set date,
- Sustainable drawdown strategies – helps balance secure income with flexible capital management.

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About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £27 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

About Fundment

Fundment is an award-winning investment platform built to accelerate financial advice. Developed in-house, our technology delivers frictionless onboarding, seamless transfers, powerful investment tools, and digital income management – underpinned by secure custody and real-time reporting. It's everything advisers need to move faster, serve clients better, and stay in control.

Visit fundment.com

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