

Product Update

With effect from 5pm on Thursday 12th October 2017, L&G Home Finance will be increasing the rates on some of their lifetime mortgage products.

The rates will be as follows:

Product	Old Rate	New Rate
Flexible Plus	4.17% (4.25% AER)	4.27%* (4.35% AER)
Flexible Plus with 2% cashback	4.36% (4.45% AER)	4.46% (4.55% AER)
Flexible Max	5.08% (5.20% AER)	5.18%* (5.30% AER)
Flexible Max with 2% cashback	5.27% (5.40% AER)	5.37% (5.50% AER)
Flexible Max Plus	5.59% (5.74% AER)	5.69%* (5.84% AER)
Flexible Max Plus with 2% cashback	5.78% (5.94% AER)	5.88% (6.04% AER)

* For existing customers with available drawdown facilities, these are the interest rates that would be applicable from 5pm on 12th October 2017. Additional draw-downs are only available on the same product as the initial advance.

WHEN WILL THESE CHANGES TAKE EFFECT?

These changes will be implemented from 5pm on Thursday 12 October and you can view the amended product summaries by clicking on [their website](#) from this time.

PIPELINE CASES

To secure the current interest rates:

- You must generate the KFI by 5pm 12 October 2017
- You must submit the application by 5pm 19 October 2017
- The valuation needs to be carried out by 09 November 2017
- All supporting documentation required, must be with us by 11 November 2017
- The case needs to be offered by 18 November 2017
- Completion will need to take place within the 50 day offer validity period.

If an offer expires and you'd like us to reoffer the case on one of these new rates, you don't need to provide them with a new KFI. Instead you can fill out [this short online form](#) and they will do the rest. You'll need the account number which you will find on the original mortgage offer.

To produce a KFI, click this button to go through to L&G's KFI portal:

[Click Here](#)

