

Product Update

With effect from 8am on Thursday 12th April 2018, L&G will be reducing the interest rates on all of their lifetime mortgages by up to **0.10%**.

The rates for the Premier Flexible, Flexible and Flexible Plus plans are as follows:

Products	London & S.East Current rate	London & S.East New rate	Rest of UK Current rate	Rest of UK New rate
Premier Flexible	3.87% (3.94% AER)	3.82% (3.89% AER)	3.85% (3.92% AER)	3.80% (3.87% AER)
Flexible (no fee)	3.95% (4.02% AER)	3.90% (3.97% AER)	3.93% (4.00% AER)	3.88% (3.95% AER)
Flexible (£599 fee)	3.91% (3.98% AER)	3.86% (3.93% AER)	3.89% (3.96% AER)	3.84% (3.91% AER)
Flexible (2% cashback)	4.14% (4.22% AER)	4.09% (4.17% AER)	4.12% (4.20% AER)	4.07% (4.15% AER)
Flexible Plus (no fee)	4.27% (4.35% AER)	4.20% (4.28% AER)	4.23% (4.31% AER)	4.16% (4.24% AER)
Flexible Plus (£599 fee)	4.23% (4.31% AER)	4.16% (4.24% AER)	4.19% (4.27% AER)	4.12% (4.20% AER)
Flexible Plus (2% cashback)	4.46% (4.55% AER)	4.39% (4.48% AER)	4.42% (4.51% AER)	4.35% (4.44% AER)

The rates for the Flexible Max and Flexible Max Plus plans are as follows:

Products	London & S.East Current rate	London & S.East New rate	Rest of UK Current rate	Rest of UK New rate
Flexible Max (no fee)	4.94% (5.05% AER)	4.84% (4.95% AER)	4.90% (5.01% AER)	4.80% (4.91% AER)
Flexible Max (£599 fee)	4.90% (5.01% AER)	4.80% (4.91% AER)	4.86% (4.97% AER)	4.76% (4.87% AER)
Flexible Max (2% cashback)	5.13% (5.25% AER)	5.03% (5.15% AER)	5.09% (5.21% AER)	4.99% (5.11% AER)
Flexible Max Plus (no fee)	5.56% (5.70% AER)	5.46% (5.60% AER)	5.50% (5.64% AER)	5.40% (5.54% AER)
Flexible Max Plus (£599 fee)	5.52% (5.66% AER)	5.42% (5.56% AER)	5.46% (5.60% AER)	5.37% (5.50% AER)
Flexible Max Plus (2% cashback)	5.75% (5.90% AER)	5.65% (5.80% AER)	5.69% (5.84% AER)	5.59% (5.74% AER)

Pipeline cases:

If you have not yet submitted an application, the easiest way for you to take advantage of these new interest rates is to generate a new KFI.

If you have submitted an application but you have not yet received an offer and these new interest rates are lower, you don't need to do anything. L&G will automatically offer on these new rates on acceptable cases.

However, if you've already received an offer and you'd like L&G to re-offer the case on one of these new rates, you don't need to provide us with a new KFI. Instead, you can fill out this [short online form](#) and we will do the rest. You'll need the account number which you will find on the original mortgage offer.

[Click Here to go to L&G's website to produce a KFI](#)