



With effect from 9am on Friday 28th September JUST will be making some changes to their Lump Sum Plus product LTV's

Please see below for more details:

Age	Single Life LTV's		Joint Life LTV's	
	Current	New	Current	New
55	24.3	24.8	23.9	23.9
56	25.3	25.8	24.9	24.9
57	26.3	26.8	25.9	25.9
58	27.3	27.8	26.9	26.9
59	28.3	28.8	27.9	27.9
60	29.8	29.8	29.4	29.4
61	31.3	31.3	30.9	30.9
62	32.3	32.3	31.9	31.9
63	33.3	33.3	32.9	32.9
64	34.3	34.3	33.9	33.9
65	35.4	35.4	35	35
66	36.5	36.5	36.1	36.1
67	37.6	37.6	37.2	37.2
68	38.7	38.7	38.3	38.3
69	39.8	39.8	39.4	39.4
70	41.1	41.1	41.1	40.1
71	42.2	42.2	42.2	41.2
72	43.4	43.4	43.4	42.4
73	44.6	44.6	44.6	43.6
74	45.8	45.8	45.8	44.8
75	47	47.5	47	47
76	48	48.5	48	48
77	49	49.5	49	49
78	50	50.5	50	50
79	50.5	51.0	50.5	50.5
80	51.5	52.0	51.5	51.5
81	52.5	53.0	52.5	52.5
82	53	53.5	53	53
83	53	53.5	53	53
84	53	53.5	53	53
85	54	54.5	54	54
86	54	54.5	54	54
87	54	54.5	54	54
88	54	54.5	54	54
89	54	54.5	54	54
90	54	54.5	54	54

What will happen to pipeline cases?

LTV changes:

- All new quotes from Friday 28 September to be on the new LTV scales.
- Where the LTV has reduced, applications will need to be received by Friday 12 October to hold the previous LTV.
- Where the LTV has increased, the loan amount should remain unchanged (original LTV) unless specified by the adviser.

KFI's can be requested via AiR Sourcing.

Please visit <https://airsourcing.co.uk>