



With effect from 10am today, Monday 22nd October, Canada Life will be changing their LTV's on their Lifestyle plans.

Please see below for more details:

They'll be reducing the LTVs for joint borrowers on **Lifestyle Platinum**, **Lifestyle Platinum (Flexible)** and **Lifestyle Platinum (Cashback)**. Their LTVs for sole borrowers remain the same.

	Lifestyle Lite	Lifestyle Gold	Lifestyle Gold Plus	Lifestyle Platinum (Sole)	Lifestyle Platinum (Joint)	Lifestyle Platinum (Sole) (Cashback)	Lifestyle Platinum (Joint) (Cashback)
Monthly interest rate (MER)	4.02%	4.39%	5.45%	6.39%	6.39%	6.67%	6.67%
Annualised interest rate (AER)	4.09%	4.48%	5.59%	6.58%	6.58%	6.88%	6.88%
Age	LTV %	LTV %	LTV %	LTV %	LTV %	LTV %	LTV %
55	11%	16%	-	-	-	-	-
56	12%	17%	-	-	-	-	-
57	13%	18%	-	-	-	-	-
58	14%	19%	-	-	-	-	-
59	15%	20%	-	-	-	-	-
60	16%	21%	26%	32%	29%	32%	29%
61	17%	22%	27%	33%	30%	33%	30%
62	18%	23%	28%	34%	31%	34%	31%
63	19%	24%	29%	35%	32%	35%	32%
64	20%	25%	30%	36%	33%	36%	33%
65	21%	26%	31%	37%	34%	37%	34%
66	22%	27%	32%	38%	35%	38%	35%
67	23%	28%	33%	39%	36%	39%	36%
68	24%	29%	34%	40%	37%	40%	37%
69	25%	30%	35%	41%	38%	41%	38%
70	26%	31%	36%	42%	39%	42%	39%
71	27%	32%	37%	43%	40%	43%	40%
72	28%	33%	38%	44%	41%	44%	41%
73	29%	34%	39%	45%	42%	45%	42%
74	30%	35%	40%	46%	43%	46%	43%
75	31%	36%	41%	47%	44%	47%	44%
76	32%	37%	42%	48%	45%	48%	45%
77	33%	38%	43%	49%	46%	49%	46%
78	34%	39%	44%	50%	47%	50%	47%
79	35%	40%	45%	51%	48%	51%	48%
80 - 90	36%	41%	46%	52%	49%	52%	49%

- A cash reserve facility can be added to these product options (except Lifestyle Platinum (Cashback)) for an additional 0.20% MER (0.21% AER).

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Please note:

- If a KFI is created on the existing terms, there is no deadline in place for receiving a linked application. Canada Life will continue to accept them.
- To take advantage of the current terms, please generate a KFI before 10am on Monday 22nd October.
- These LTV adjustments apply to their main residence Lifestyle Platinum Options only.