



From 9am today, JUST will be making the following changes to their Lumpsum Plus Products

Available To	Val	Cash Back	Set Up Fee	Minimum Advance	Age Range	Proposed Interest Rate	New Interest Rate age bands
Equity Release Club	Free	£0	£0	£10,000	55+	Age 55-69 5.69% Age 70+ 5.40%	Age 55-71 5.69% Age 72+ 5.40%
Equity Release Club	Free	£500	£0	£30,000	55-85	Age 55-69 5.74% Age 70+ 5.50%	Age 55-71 5.74% Age 72+ 5.50%
Equity Release Club	Free	£1,000	£0	£30,000	55-85	Age 55-69 5.79% Age 70+ 5.55%	Age 55-71 5.79% Age 72+ 5.55%
Equity Release Club	Free	£1,500	£0	£30,000	55-85	Age 55-69 5.84% Age 70+ 5.60%	Age 55-71 5.84% Age 72+ 5.60%
Equity Release Club	Free	£2,000	£0	£40,000	55-85	Age 55-69 5.89% Age 70+ 5.65%	Age 55-71 5.89% Age 72+ 5.65%

What will happen to pipeline cases?

- All new quotes from Thursday 22 November to be on the new rate
- For existing quotes (quoted prior to Thursday 22 November) where the rate has increased, applications must be received by Friday 7 December to hold the previous rate (this will affect ages 70 & 71 only)

All re-offers to be on the new rates

