

Legal & General have asked us to communicate their latest interest rate change to you. This change went live at 6pm Thursday 29th November.

Lifetime mortgages without an arrangement fee from 29 November

|                              | Premier               | Flexible & Optional Payment | Flexible Plus & Optional Payment Plus | Flexible Max & Optional Payment Max | Flexible Max Plus & Optional Payment Max Plus |
|------------------------------|-----------------------|-----------------------------|---------------------------------------|-------------------------------------|---|
| <b>London and South East</b> |                       |                             |                                       |                                     |   |
| <b>New</b>                   | 3.93%*<br>(4.00% AER) | 4.07%*<br>(4.15% AER)       | 4.34%*<br>(4.43% AER)                 | 4.88%*<br>(4.99% AER)               | 5.65%*<br>(5.80% AER)                         |
| <b>Old</b>                   | 3.77%<br>(3.84% AER)  | 3.92%<br>(3.99% AER)        | 4.20%<br>(4.28% AER)                  | 4.69%<br>(4.79% AER)                | 5.36%<br>(5.49% AER)                          |
| <b>Rest of UK</b>            |                       |                             |                                       |                                     |   |
| <b>New</b>                   | 3.91%*<br>(3.98% AER) | 4.05%*<br>(4.13% AER)       | 4.30%*<br>(4.39% AER)                 | 4.84%*<br>(4.95% AER)               | 5.59%*<br>(5.74% AER)                         |
| <b>Old</b>                   | 3.75%<br>(3.82% AER)  | 3.90%<br>(3.97% AER)        | 4.16%<br>(4.24% AER)                  | 4.65%<br>(4.75% AER)                | 5.30%<br>(5.43% AER)                          |

\*For existing customers with available drawdown facilities, these are the interest rates that would be applicable from 6.00pm on 29 November 2018. Additional drawdown's are only available on the same product as the initial advance.

Lifetime mortgages with 2% Cashback from 29 November

|                              | Flexible & Optional Payment | Flexible Plus & Optional Payment Plus | Flexible Max & Optional Payment Max | Flexible Max Plus & Optional Payment Max Plus |
|------------------------------|-----------------------------|---------------------------------------|-------------------------------------|---|
| <b>London and South East</b> |                             |                                       |                                     |   |
| <b>New</b>                   | 4.27%<br>(4.35% AER)        | 4.53%<br>(4.63% AER)                  | 5.07%<br>(5.19% AER)                | 5.84%<br>(6.00% AER)                          |
| <b>Old</b>                   | 4.11%<br>(4.19% AER)        | 4.39%<br>(4.48% AER)                  | 4.88%<br>(4.99% AER)                | 5.55%<br>(5.69% AER)                          |
| <b>Rest of UK</b>            |                             |                                       |                                     |   |
| <b>New</b>                   | 4.25%<br>(4.33% AER)        | 4.50%<br>(4.59% AER)                  | 5.03%<br>(5.15% AER)                | 5.78%<br>(5.94% AER)                          |
| <b>Old</b>                   | 4.09%<br>(4.17% AER)        | 4.35%<br>(4.44% AER)                  | 4.84%<br>(4.95% AER)                | 5.49%<br>(5.63% AER)                          |

## Lifetime Mortgages with a £599 arrangement fee from 29 November

|                              | Flexible & Optional Payment | Flexible Plus & Optional Payment Plus | Flexible Max & Optional Payment Max | Flexible Max Plus & Optional Payment Max Plus |
|------------------------------|-----------------------------|---------------------------------------|-------------------------------------|---|
| <b>London and South East</b> |                             |                                       |                                     |   |
| <b>New</b>                   | 4.03%<br>(4.11% AER)        | 4.30%<br>(4.39% AER)                  | 4.84%<br>(4.95% AER)                | 5.61%<br>(5.76% AER)                          |
| <b>Old</b>                   | 3.88%<br>(3.95% AER)        | 4.16%<br>(4.24% AER)                  | 4.65%<br>(4.75% AER)                | 5.32%<br>(5.45% AER)                          |
| <b>Rest of UK</b>            |                             |                                       |                                     |   |
| <b>New</b>                   | 4.02%<br>(4.09% AER)        | 4.27%<br>(4.35% AER)                  | 4.80%<br>(4.91% AER)                | 5.56%<br>(5.70% AER)                          |
| <b>Old</b>                   | 3.86%<br>(3.93% AER)        | 4.12%<br>(4.20% AER)                  | 4.61%<br>(4.71% AER)                | 5.26%<br>(5.39% AER)                          |

## Income Lifetime Mortgages from 29 November

|   | Income 10, 15, 20 & 25 Year Term | Income Plus 10, 15, 20 & 25 Year Term | Income Max 10, 15, 20 & 25 Year Term | Income Max Plus 10, 15, 20 & 25 Year Term |
|---|----------------------------------|---------------------------------------|--------------------------------------|---|
| <b>London and South East &amp; Rest of UK</b> |                                  |                                       |                                      |   |
| <b>New</b>                                    | 4.55%<br>(4.65% AER)             | 4.87%<br>(4.98% AER)                  | 5.45%<br>(5.59% AER)                 | 6.27%<br>(6.45% AER)                      |
| <b>Old</b>                                    | 4.40%<br>(4.49% AER)             | 4.73%<br>(4.83% AER)                  | 5.26%<br>(5.39% AER)                 | 5.97%<br>(6.14% AER)                      |

### When will these changes take effect?

These changes will be implemented from 6.00pm on Thursday 29 November and you can view the amended product summaries on our website from this time.

### Pipeline cases

To secure the current interest rates:

- You must generate the KFI by 6pm 29 November 2018
- You must submit the application by 5pm 06 December 2018
- The valuation needs to be carried out by 24 December 2018
- All supporting documentation required must be with us by 31 December 2018
- The case needs to be offered by 08 January 2019
- 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 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.