

# Product Updates



# JUST.

LTV changes and Increase to J5 Interest Rate

## RETHINK RETIREMENT

As from **Thursday 14 February 2019**, JUST are increasing the LTV's on their J2, J3 and J4 as follows:

Customer age (based on youngest customer)	J2		J3		J4	
	Single Life	Joint Life	Single Life	Joint Life	Single Life	Joint Life
55	21.0	21.0	23.9	23.0	24.0	23.1
56	22.0	22.0	24.9	24.0	25.0	24.1
57	23.0	23.0	25.9	25.0	26.0	25.1
58	24.0	24.0	26.9	26.0	27.0	26.1
59	25.5	25.5	27.9	27.0	28.0	27.1
60	27.6	27.4	29.4	29.0	29.5	29.1
61	28.6	28.4	30.9	30.5	31.0	30.6
62	29.6	29.4	31.9	31.5	32.0	31.6
63	30.6	30.4	32.9	32.5	33.0	32.6
64	31.5	31.3	33.9	33.5	34.0	33.6
65	32.3	32.1	35.0	34.6	35.1	34.7
66	32.6	32.4	36.1	35.7	36.2	35.8
67	33.6	33.4	37.2	36.8	37.3	36.9
68	34.6	34.4	38.3	37.9	38.4	38.0
69	35.6	35.4	39.4	39.0	39.5	39.1
70	36.6	36.5	41.1	40.1	41.2	40.2
71	37.7	37.6	42.2	41.2	42.3	41.3
72	39.0	38.9	43.4	42.4	43.5	42.5
73	40.0	39.9	44.6	43.6	44.7	43.7
74	41.0	40.9	45.8	44.8	45.9	44.9
75	42.0	41.9	47.5	47.0	47.6	47.1
76	43.0	42.9	48.5	48.0	48.6	48.1
77	44.0	43.9	49.5	49.0	49.6	49.1
78	45.5	45.4	50.5	50.0	50.6	50.1
79	46.5	46.5	51.0	50.5	51.1	50.6
80	48.3	48.3	52.0	52.0	52.1	52.1
81	49.3	49.3	53.0	53.0	53.1	53.1
82	49.7	49.7	53.5	53.5	53.6	53.6
83	50.1	50.1	53.5	53.5	53.6	53.6
84	50.5	50.5	53.5	53.5	53.6	53.6
85+	51.0	51.0	54.5	54.5	54.6	54.6

The LTVs applicable to J5 will also be increasing. Please enter your clients details into our Medical Enhancement Calculator to understand the maximum loan amount available based upon their medical and lifestyle conditions.

# Product Updates



# JUST.

## RETHINK RETIREMENT

The interest rate applicable to J5 will be amended as follows:

J5	Available to	Val	Cashback	Set-up fee	Age range	Current interest rate without facility (MER)	Current interest rate without facility (AER)	New interest rate without facility (MER)	New interest rate without facility (AER)
	ER Club	Free	£0	£0	55+	5.84%	6.00%	5.94%	6.10%

### When will these changes take effect?

These changes will be implemented from Thursday 14 February 2019

### What will happen to pipeline cases?

- All new quotes from Thursday 14 February to be on the new rates and new LTV's
- For J5 pipeline quotes, applications will need to be received by JUST by Friday 22 February to hold the previous rate
- All J5 re-offers to be on the new rate

All re-offers to stay on their current LTV unless the adviser specifically asks for a higher amount based on the new LTV's