

# Product Updates



# JUST.

RETHINK RETIREMENT

## LTV and Interest Rate Changes

On Friday 8th March 2019 JUST are making changes to their JUST For You Lifetime Mortgages

Please see new rates below:

Product	Age Range	MER (AER) Without Reserve Facility	MER (AER) With Reserve facility
J1	55+	5.12% (5.24%)	5.17% (5.29%)
J2	55+	4.60% (4.70%)	4.65% (4.75%)
J3	55+	5.49% (5.63%)	5.54% (5.68%)
J4	55-69	5.89% (6.05%)	5.94% (6.10%)
J4	70+	6.35% (6.54%)	6.40% (6.59%)
J5	55+	5.89% (6.05%)	5.94% (6.10%)

### Please note:

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

J2 will be moving to one LTV tier for single and joint lives

### What will happen to pipeline cases?

All new quotes from Friday 8 March to be on the new rates and new LTV's

Where the interest rate is decreasing, any relevant application which has not been offered can be switched to the new rate

All re-offers to stay on their current LTV unless adviser specifies to proceed on higher amount

# Product Updates

# JUST.

RETHINK RETIREMENT

JUST are also increasing their LTV's. Please see below:

Age	J2	J3 Single Life	J3 Joint Life	J4 Single Life	J4 Joint Life
55	21.0	24.0	23.0	24.5	23.1
56	22.0	25.0	24.0	25.5	24.1
57	23.0	26.0	25.0	26.5	25.1
58	24.0	27.0	26.0	27.5	26.1
59	25.5	28.0	27.0	28.5	27.1
60	27.6	29.5	29.0	30.0	29.1
61	28.6	31.0	30.5	31.5	30.6
62	29.6	32.0	31.5	32.5	31.6
63	30.6	33.0	32.5	33.5	32.6
64	31.5	34.0	33.5	34.5	33.6
65	32.3	35.1	34.6	35.6	34.7
66	32.6	36.2	35.7	36.7	35.8
67	33.6	37.3	36.8	37.8	36.9
68	34.6	38.4	37.9	38.9	38.0
69	35.6	39.5	39.0	40.0	39.1
70	36.6	41.1	40.1	41.7	40.2
71	37.7	42.2	41.2	43.0	41.3
72	39.0	43.4	42.4	44.5	42.5
73	40.0	44.6	43.6	45.5	43.7
74	41.0	45.8	44.8	46.5	44.9
75	42.0	47.5	47.0	47.5	47.1
76	43.0	48.5	48.0	49.0	48.1
77	44.0	49.5	49.0	50.0	49.1
78	45.5	50.5	50.0	51.0	50.1
79	46.5	51.0	50.5	51.5	50.6
80	48.3	52.0	52.0	52.5	51.6
81	49.3	53.0	53.0	53.5	52.6
82	49.7	53.5	53.5	54.0	53.1
83	50.1	53.5	53.5	54.0	53.1
84	50.5	53.5	53.5	54.0	53.1
85+	51.0	54.5	54.5	55.1	54.1