

JUST. THE JUST FOR YOU LIFETIME MORTGAGE GETS BETTER AND BETTER

For Financial Intermediary use only

GOOD NEWS: JUST MADE SOME CHANGES ACROSS PART OF THE JUST FOR YOU LIFETIME RANGE

What are the key messages?

- Interest rate reduction across part of the Just For You Lifetime Mortgage LTV series
- Changes to our interest servicing (ISM) discount structure

On **Wednesday 6 December**, Just reduced interest rates across part of the Just For You Lifetime Mortgage and made some changes to our interest servicing discount structure.

Please see tables below.

J1 interest rates (without interest servicing reductions)

Cashback	Set-up fee	Minimum advance	Age range	Interest rate (MER)	Interest rate (AER)
0%	£0	£10,000	55-85	6.70%	6.91%
5%	£0	£10,000	55-85	7.20%	7.44%

J2 interest rates (without interest servicing reductions)

Cashback	Set-up fee	Minimum advance	Age range	Interest rate (MER)	Interest rate (AER)
0%	£0	£10,000	55-85	6.75%	6.96%
5%	£0	£10,000	55-85	7.25%	7.50%

J2.5 interest rates (without interest servicing reductions)

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Cashback	Set-up fee	Minimum advance	Age range	Interest rate (MER)	Interest rate (AER)
0%	£0	£10,000	55-85	6.90%	7.12%
5%	£0	£10,000	55-85	7.40%	7.66%

J3 interest rates (without interest servicing reductions)

Cashback	Set-up fee	Minimum advance	Age range	Interest rate (MER)	Interest rate (AER)
0%	£0	£10,000	55-85	6.95%	7.18%
2%	£0	£10,000	55-85	7.14%	7.38%

J4 interest rates (without interest servicing reductions)

Cashback	Set-up fee	Minimum advance	Age range	Interest rate (MER)	Interest rate (AER)
0%	£0	£10,000	55-85	7.10%	7.50%

New interest servicing discount structure

Product	Interest servicing discount
J1	20 bps
J2	20 bps
J2.5	25 bps
J3	30 bps
J4	60 bps
J6	100 bps

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[Contact us to find out more](#)

When will these changes take effect?

These changes were implemented on **Wednesday 6 December 2023**. All new quotes from this date will be on the new interest rates and terms.

For any pipeline quotes, they'll need to receive applications before close of business on **Wednesday 20 December 2023**. Applications received after this date will be on the new interest rates and terms.

Find out more about the Just For You Lifetime Mortgage >

<https://www.justadviser.com/products/lifetime-mortgages/Just-For-You-Lifetime-Mortgage/>

For more information, please contact your usual number. Alternatively, contact the support team on 0345 302 2287 or send them an [email](#).