JUST. NEWS RELEASE

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Just Group to offer free EPCs to new Lifetime Mortgage customers

 Just Group teams up with Vibrant to offer new Lifetime Mortgage customers a free Energy Performance Certificate (EPC)

Retirement specialist **Just Group** is teaming up with **Vibrant**, the UK's largest property services company, to provide new Lifetime Mortgage customers with a free Energy Performance Certificate (EPC).

Just Group will make the offer available to new customers across its **Just For You Lifetime Mortgage** range, including its pioneering medically underwritten products.

EPCs assess how energy efficient a building is and give it a rating from A (very efficient) to G (inefficient). They also highlight the energy efficiency improvements that could be made, how much they will cost, and how much money could be saved – helping customers understand how they could make their property more energy efficient and reduce energy bills.

Sarah Morris-Simpson, Retail Propositions Director at retirement specialist Just Group, said: "At Just Group, we are proud of our innovative track record of supporting customers in the lifetime mortgage sector.

"Just Group introduced medical underwriting across its range of Just For You range of lifetime mortgages and launched the first green lifetime mortgage, and so we are delighted to offer new customers a free EPC.

"The UK has the oldest housing stock in Europe which tends to be poorly insulated and energy inefficient. People don't always know what they can do to improve the energy efficiency of their homes, or how much those improvements will cost and what savings they will offer.

"We believe in helping people achieve a better later life and this initiative will help people understand their options to improve the efficiency of their homes."

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Notes to Editors:

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage around £23 billion of customers' retirement savings and has helped customers release more than £6 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

Just Group plc is registered in England and Wales with company number 08568957. Its registered office is at Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Just is a trading name used by Just Group plc and its group companies. For information about Just Group plc and its group companies visit www.justgroupplc.co.uk or www.wearejust.co.uk. Please contact us if you would like this document in an alternative format.

