



Just Group extends Green Mortgage discount feature across its lifetime mortgage range

- Green Mortgage discount feature added to the entire Just For You Lifetime Mortgage range
- Discount also extended to include properties with C-rated Energy Performance Certificate (EPC)
- Customers will have the option to obtain a free EPC at application (if one doesn't already exist) and, if eligible, benefit from a 10bps discount on mortgage rate

Just Group plc, the FTSE 250 retirement specialist, has added the Green Mortgage discount feature to all of its Just For You Lifetime Mortgage range and extended the offer to include properties with a C-rated EPC.

Customers are able to request a free EPC at the application stage (if one doesn't exist already) and, if eligible, a 10bps discount on their lifetime mortgage rate.

The extension to the Green Mortgage discount means properties with a C-rated EPC will also now be eligible for the discount, alongside properties with A and B ratings.

Paul Turner, Managing Director, Retail, at retirement specialist Just Group, said: "We're continuously improving our propositions to make it easy for advisers to present solutions that better meet the needs of their clients. Since 2008, over 10.3 million properties in England and Wales have been registered with an EPC of A, B or C and we expect energy efficient housing stock to continue growing.

"We were the first provider to introduce a Green Mortgage discount on lifetime mortgages and we're very pleased to make this more widely available. From 11 September we're adding it to our entire Just For You Lifetime Mortgage range and extending it to properties with a C-rated Energy Performance Certificate.

"This improvement in our offering helps us to meet our sustainability goals of reaching Net Zero by 2050 and halving our emissions by 2030, as our lifetime mortgage portfolio forms part of our Scope 3 emissions."

ENDS

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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 more than £26 billion of customers' retirement savings and has helped customers release over £6.5 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.



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