

FLEXIBLE LIFETIME MORTGAGES.

LOAN TO VALUE (LTVs) FOR SINGLE AND JOINT LIVES

AGE	FLEXIBLE	FLEXIBLE PLUS	FLEXIBLE MAX	FLEXIBLE MAX PLUS
55	11.0%	16.0%	22.5%	25.5%
56	12.0%	17.0%	23.5%	26.5%
57	13.0%	18.0%	24.5%	27.5%
58	14.0%	19.0%	25.5%	28.5%
59	15.0%	20.0%	26.5%	29.5%
60	16.0%	21.0%	28.0%	31.0%
61	17.0%	22.0%	28.5%	32.0%
62	18.0%	23.0%	29.5%	33.0%
63	19.0%	24.0%	30.5%	34.0%
64	20.0%	25.0%	31.4%	35.0%
65	21.5%	26.5%	32.2%	36.0%
66	23.0%	28.0%	32.5%	37.0%
67	24.0%	29.0%	33.5%	38.0%
68	25.0%	30.0%	34.5%	39.0%
69	26.5%	31.5%	35.5%	40.0%
70	28.0%	33.0%	36.6%	41.1%
71	29.0%	34.0%	37.7%	42.2%
72	30.0%	35.0%	39.0%	43.4%
73	30.5%	35.5%	40.0%	44.6%
74	31.0%	36.0%	41.0%	45.8%
75	32.0%	37.0%	42.0%	47.0%
76	33.0%	38.0%	43.0%	48.0%
77	34.0%	39.0%	44.0%	49.0%
78	35.0%	40.0%	45.5%	50.0%
79	36.0%	41.0%	46.5%	50.5%
80	37.0%	42.0%	48.0%	51.5%
81	38.0%	43.0%	49.0%	52.5%
82	39.0%	44.0%	49.0%	53.0%
83	40.0%	45.0%	49.0%	53.0%
84	41.0%	46.0%	49.5%	53.0%
85 and over	42.0%	47.0%	50.5%	54.0%

INTEREST RATE LONDON AND SOUTH EAST	FLEXIBLE	FLEXIBLE PLUS	FLEXIBLE MAX	FLEXIBLE MAX PLUS
Choice of lifetime fixed interest rates – all with free valuation fee	3.95% Monthly 4.02% AER	4.27% Monthly 4.35% AER	4.94% Monthly 5.05% AER	5.56% Monthly 5.70% AER
	2% CASHBACK*	2% CASHBACK*	2% CASHBACK*	2% CASHBACK*
	4.14% Monthly 4.22% AER	4.46% Monthly 4.55% AER	5.13% Monthly 5.25% AER	5.75% Monthly 5.90% AER
	£599 FEE**	£599 FEE**	£599 FEE**	£599 FEE**
	3.91% Monthly 3.98% AER	4.23% Monthly 4.31% AER	4.90% Monthly 5.01% AER	5.52% Monthly 5.66% AER

INTEREST RATE REST OF UK	FLEXIBLE	FLEXIBLE PLUS	FLEXIBLE MAX	FLEXIBLE MAX PLUS
Choice of lifetime fixed interest rates – all with free valuation fee	3.93% Monthly 4.00% AER	4.23% Monthly 4.31% AER	4.90% Monthly 5.01% AER	5.50% Monthly 5.64% AER
	2% CASHBACK*	2% CASHBACK*	2% CASHBACK*	2% CASHBACK*
	4.12% Monthly 4.20% AER	4.42% Monthly 4.51% AER	5.09% Monthly 5.21% AER	5.69% Monthly 5.84% AER
	£599 FEE**	£599 FEE**	£599 FEE**	£599 FEE**
	3.89% Monthly 3.96% AER	4.19% Monthly 4.27% AER	4.86% Monthly 4.97% AER	5.46% Monthly 5.60% AER

* 2% cash back payable on completion

**£599 arrangement fee

AGE	<ul style="list-style-type: none"> • Minimum 55 • Refer cases for customers over the age of 90 years
LOAN	<ul style="list-style-type: none"> • Minimum £10,000 • Any loans over £750,000 to be referred • Actual loan amount determined by age and property value
PROPERTY CRITERIA	<ul style="list-style-type: none"> • Minimum value £100,000 (£150,000 for ex-council, ex-housing association and ex-MOD) • If flats or maisonettes, 85% of property value will be used • Located in England, Wales or Mainland Scotland • Please refer properties above £4,000,000
TENURE	<ul style="list-style-type: none"> • Freehold or Leasehold • Leasehold remaining term plus the age of the youngest borrower at completion must be at least 185 years
DRAWDOWN FACILITY	<ul style="list-style-type: none"> • Limited to the maximum LTV less initial advance • Drawdowns can be requested at any time, minimum £2,000 with no charges • Interest on drawdowns will be charged at fixed rate prevailing at the time of drawdown
KEY FEATURES	<p>No negative equity guarantee – your clients or their estate will not be left with an outstanding debt where the property is sold for the best price reasonably obtainable</p> <p>Inheritance Protection at no extra cost – your clients can protect a percentage of their property value at the outset</p> <p>Optional Partial Repayments – in any 12 month period, starting on completion and thereafter on each anniversary of completion, your clients can repay up to 10% of the amount(s) drawn with no Early Repayment Charges (ERC). They can make up to four repayments a year, minimum £500 each. Such payments do not restrict access to the drawdown facility</p> <p>Portability – your clients can move to another property subject to the property and your client meeting our criteria at the time. Partial repayment may be required if moving to a lower value property. No ERC will be payable on such partial repayments</p>
EARLY REPAYMENT CHARGE (ERC)	<p>No ERC if loan is repaid:</p> <ol style="list-style-type: none"> 1. On death of the survivor; or 2. On survivor moving into long-term care; or 3. On youngest borrower living past the age shown in Section 13 of the KFI/Offer; or 4. By the remaining borrower within three years of the death or entry into long-term care of the first borrower; or 5. When benchmark rate in offer is less than or equals the Index <p>ERC is capped at 25% of the amount(s) drawn and linked to movement in UK FTSE Actuaries 15 Year Yield Index (the Index)</p>
BORROWER COSTS AND FEES	<p>Arrangement Fee: £599 on selected products (see **) otherwise free. This fee can be added to the loan in excess of maximum LTVs</p> <p>Valuation Fee: Subject to property value, see table below – but currently free</p> <p>Legal Fees: Borrower to pay own solicitor's costs and all disbursements</p>
FURTHER BORROWING	Additional borrowing requests considered after 12 months of completion
COMMISSION/CASH REBATE	Commission is capped at £10,000. Any commission above this amount will be automatically rebated directly to the customer
VALUATION FEE SCALE	Currently free

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between 8.30am to 5.30pm Monday
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