

LTV table

Please note, the figures used are a rough guide of how much your client could release, please contact us to discuss the case further and get an accurate figure. All plans are subject to a minimum release of £10,000.



Standard LTV

Typically your client could release up to this amount.



Enhanced LTV

If your client has any pre-existing medical conditions they may be able to release more.



Example

Aged: 72

Property value: £200,000



Could release approx.
£90,000
with a **standard LTV**

LTV
45%



Could release approx.
£109,000
with an **enhanced LTV**
depending on level of
impairment

LTV
54.5%

LTV Table		
Client age	Standard LTV %	Enhanced LTV %
55	28.0%	36.1%
56	29.0%	37.2%
57	30.0%	38.3%
58	31.0%	39.4%
59	32.0%	40.5%
60	33.0%	42.6%
61	34.0%	43.7%
62	35.0%	45.3%
63	36.0%	46.4%
64	37.0%	48.5%
65	38.0%	49.6%
66	39.0%	50.0%
67	40.0%	50.8%
68	41.0%	51.9%
69	42.0%	53.0%
70	43.0%	53.5%
71	44.0%	54.5%
72	45.0%	54.5%
73	46.0%	54.5%
74	47.0%	54.5%
75	48.0%	54.5%
76	49.0%	54.5%
77	50.0%	54.5%
78	51.0%	54.5%
79	52.0%	54.5%
80	53.0%	54.5%
81	54.0%	54.5%
82	55.0%	55.5%
83	56.0%	56.0%
84	56.0%	56.0%
85	56.0%	56.0%
86	56.5%	56.5%
87	56.5%	56.5%
88	56.5%	56.5%
89	56.5%	56.5%
90+	56.5%	56.5%