

**CAPITAL
CHOICE**
Rates

Capital Choice, Lite & Plus

| | Capital Choice Lite | | Capital Choice | | | Capital Choice Plus | | |
|----------------------------|--------------------------------------|------------------|----------------|-------|------------------|---------------------|-------|------------------|
| | Lump Sum | Drawdown | Lump Sum | | Drawdown | Lump Sum | | Drawdown |
| Cashback | No | | No | Yes | No | No | Yes | Yes |
| MER | 2.76% | 3.09% | 2.85% | 3.45% | 3.10% | 3.82% | 4.65% | 3.91% |
| AER | 2.80% | 3.13% | 2.89% | 3.51% | 3.14% | 3.89% | 4.75% | 3.98% |
| Valuation fee | £0 | | | | | | | |
| Application Fee | £0 | | | | | | | |
| Min. property value | £100,000 | | | | | | | |
| Max. property value | £5,000,000 | | | | | | | |
| Min. facility | N/A | £2,000 | N/A | | £2,000 | N/A | | £2,000 |
| Max. facility | N/A | 2 x initial loan | N/A | | 2 x initial loan | N/A | | 2 x initial loan |
| Min. age | 55 | | | | | 60 | | |
| Max. age | 95 | | | | | 75 | | |
| Min. initial loan | £10,000 (£35,000 with cashback) | | | | | | | |
| Max. initial loan | £1,500,000 | | | | | | | |
| Location available | England, Wales and mainland Scotland | | | | | | | |

**CAPITAL
CHOICE**

LTVs

Capital Choice, Lite & Plus

| Age | Capital Choice Lite (%) | Capital Choice (%) | Capital Choice Plus (%) |
|-----|-------------------------|--------------------|-------------------------|
| 55 | 19 | 20 | N/A |
| 56 | 20 | 21 | N/A |
| 57 | 21 | 22 | N/A |
| 58 | 22 | 23 | N/A |
| 59 | 23 | 24 | N/A |
| 60 | 24 | 25 | 28 |
| 61 | 25 | 26 | 29 |
| 62 | 26 | 27 | 30 |
| 63 | 27 | 28 | 31 |
| 64 | 28 | 29 | 32 |
| 65 | 29 | 30 | 33 |
| 66 | 30 | 31 | 34 |
| 67 | 31 | 32 | 35 |
| 68 | 32 | 33 | 36 |
| 69 | 33 | 34 | 37 |
| 70 | 34.5 | 35 | 38 |
| 71 | 35.5 | 36 | 39 |
| 72 | 36.5 | 37 | 40 |
| 73 | 37 | 38 | 41 |
| 74 | 38 | 39 | 42 |
| 75 | 39 | 40 | 43 |
| 76 | 40 | 41 | N/A |
| 77 | 41 | 42 | N/A |
| 78 | 42 | 43 | N/A |
| 79 | 43 | 44 | N/A |
| 80 | 44 | 45 | N/A |
| 81 | 45 | 46 | N/A |
| 82 | 46 | 47 | N/A |
| 83 | 47 | 48 | N/A |
| 84 | 48 | 49 | N/A |
| 85 | 49 | 50 | N/A |
| 86 | 49 | 51 | N/A |
| 87 | 49 | 52 | N/A |
| 88 | 49 | 53 | N/A |
| 89 | 49 | 54 | N/A |
| 90+ | 49 | 55 | N/A |

**CAPITAL
CHOICE**
Rates

Capital Choice Super Lite

| | Capital Choice Super Lite 1 | | Capital Choice Super Lite 2 | | Capital Choice Super Lite 3 | | Capital Choice Super Lite 4 | |
|----------------------------|--------------------------------------|------------------|-----------------------------|------------------|-----------------------------|------------------|-----------------------------|------------------|
| | Lump Sum | Drawdown | Lump Sum | Drawdown | Lump Sum | Drawdown | Lump Sum | Drawdown |
| MER | 2.41% | 2.61% | 2.42% | 2.62% | 2.54% | 2.74% | 2.57% | 2.76% |
| AER | 2.44% | 2.64% | 2.45% | 2.65% | 2.57% | 2.77% | 2.60% | 2.80% |
| Valuation fee | £0 | | | | | | | |
| Application Fee | £0 | | | | | | | |
| Min. property value | £100,000 | | | | | | | |
| Max. property value | £5,000,000 | | | | | | | |
| Min. facility | N/A | £2,000 | N/A | £2,000 | N/A | £2,000 | N/A | £2,000 |
| Max. facility | N/A | 2 x initial loan | N/A | 2 x initial loan | N/A | 2 x initial loan | N/A | 2 x initial loan |
| Min. age | 55 | | | | | | | |
| Max. age | 95 | | | | | | | |
| Min. initial loan | £10,000 | | | | | | | |
| Max. initial loan | £1,500,000 | | | | | | | |
| Location available | England, Wales and mainland Scotland | | | | | | | |

**CAPITAL
CHOICE**

LTVs

Capital Choice Super Lite

| Age | Capital Choice Super Lite 1 | Capital Choice Super Lite 2 | Capital Choice Super Lite 3 | Capital Choice Super Lite 4 |
|-----|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 55 | 8.5 | 11.5 | 13 | 16 |
| 56 | 9.5 | 12.5 | 14 | 17 |
| 57 | 10.5 | 13.5 | 15 | 18 |
| 58 | 12 | 14.5 | 16.5 | 19 |
| 59 | 13 | 15.5 | 17.5 | 20 |
| 60 | 14.5 | 17 | 19 | 21 |
| 61 | 15.5 | 18 | 20 | 22 |
| 62 | 16.5 | 19 | 21 | 23 |
| 63 | 17.5 | 20 | 22 | 24 |
| 64 | 18.5 | 21 | 23 | 25 |
| 65 | 20 | 22.5 | 24.5 | 26.5 |
| 66 | 21.5 | 24 | 26 | 28 |
| 67 | 22.5 | 24.8 | 27 | 29 |
| 68 | 23.5 | 25.6 | 28 | 30 |
| 69 | 25 | 27 | 29.5 | 31.5 |
| 70 | 26.5 | 28.5 | 31 | 33 |
| 71 | 27.5 | 29.7 | 32 | 34 |
| 72 | 28.5 | 30.5 | 33 | 35 |
| 73 | 29 | 31.2 | 33.5 | 35.5 |
| 74 | 29.5 | 31.7 | 34 | 36 |
| 75 | 30.5 | 32.4 | 35 | 37 |
| 76 | 31 | 33.2 | 35.5 | 38 |
| 77 | 31.5 | 34 | 36 | 39 |
| 78 | 32.5 | 35 | 37 | 40 |
| 79 | 33.5 | 35.5 | 38 | 41 |
| 80 | 34.5 | 36.5 | 39 | 42 |
| 81 | 35.5 | 37.5 | 40 | 43 |
| 82 | 36.5 | 38.5 | 41 | 44 |
| 83 | 37.5 | 39.5 | 42 | 45 |
| 84 | 38.5 | 40.5 | 43 | 46 |
| 85 | 39.5 | 41.5 | 44 | 46 |
| 86 | 39.5 | 41.5 | 44 | 46 |
| 87 | 39.5 | 41.5 | 44 | 46 |
| 88 | 39.5 | 41.5 | 44 | 46 |
| 89 | 39.5 | 41.5 | 44 | 46 |
| 90+ | 39.5 | 41.5 | 44 | 46 |

This is intended for intermediaries only and has not been approved for customer use.

CM040.30 – Correct as at 08/09/2020