

**MAXIMUM  
CHOICE**
**Rates**

Maximum Choice, Lite, Plus

	Maximum Choice Lite		Maximum Choice		Maximum Choice Plus	
	Lump Sum	Drawdown	Lump Sum	Drawdown	Lump Sum	Drawdown
	Free val		Free val	Free val	Free val	
<b>MER</b>	3.83%	3.88%	4.62%	4.67%	4.86%	4.91%
<b>AER</b>	3.90%	3.95%	4.72%	4.77%	4.97%	5.02%
<b>Arrangement fee (on completion)</b>	£0					
<b>Minimum property value</b>	£100,000					
<b>Drawdown facility</b>	No	Yes	No	Yes	No	Yes
<b>Minimum facility</b>	N/A	£5,000	N/A	£5,000	N/A	£5,000
<b>Minimum release</b>	N/A	£500	N/A	£500	N/A	£5,000
<b>Minimum age</b>	55					
<b>Maximum age</b>	95					
<b>Minimum initial loan</b>	£10,000					
<b>Maximum initial loan</b>	£750,000					
<b>Location available</b>	England, Wales and mainland Scotland					

**MAXIMUM  
CHOICE**

**LTVs**

Maximum Choice, Lite, Plus

Age	Maximum Choice Lite (%) (joint and single lives)	Maximum Choice (%) (joint and single lives)	Maximum Choice Plus (%) (joint and single lives)
55	22.5	25	26
56	23.5	26	27
57	24.5	27	28
58	25.5	28	29
59	26.5	29	30
60	28.3	31	32
61	29.3	32	33
62	30.3	33	34
63	31.3	34	35
64	32.3	35	36
65	33.3	36	37
66	34.3	37	38
67	35.3	38	39
68	36.3	39	40
69	37.3	40	41
70	38.3	41.1	42.1
71	39.5	42.2	43.1
72	40.5	43.4	44.4
73	41.5	44.6	45.6
74	42.5	45.8	46.8
75	43.8	47	48
76	45	48	49
77	46	49	50
78	47	50	51
79	47.6	50.5	51.5
80	48.6	51.5	52.5
81	49.6	52.5	53.5
82	50.2	53	54
83	50.6	53	54
84	50.8	53	54
85+	51	54	55

This is intended for intermediaries only and has not been approved for customer use.  
CM042.7 – Correct as at 24/07/2020