

	Single & Joint Life – no cashback
Age	55 +
Cashback	No Cashback
MER	6.10%
AER	6.27%
APR	6.43%
Valuation fee	£0
Arrangement fee	£695
Minimum property value	£70,000
Maximum property value	No maximum (properties values above £1 million must be referred)
Minimum loan	£10,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)
Minimum drawdown facility	£2,000

	Single Life				
Age	60 +				
Cashback*	1%	2%	3%	4%	5%
MER	6.40%	6.45%	6.50%	6.55%	6.60%
AER	6.59%	6.64%	6.70%	6.75%	6.80%
APR	6.75%	6.80%	6.85%	6.90%	6.96%
Valuation fee	£0				
Arrangement fee	£695				
Minimum property value	£70,000				
Maximum property value	No maximum (properties values above £1 million must be referred)				
Minimum loan	£10,000	£20,000	£30,000	£40,000	£50,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)				
Minimum drawdown facility	£2,000				

*For ages 60-74 cashback is capped at £6,000 and for ages 75+ cashback is capped at £3,000

**TAILORED
PLUS**
Rates & LTVs

Tailored Plus

	Joint Life – with cashback*		
Age	80 - 90		
Cashback (all capped at £3,000)	1%	2%	3%
MER	6.45%	6.50%	6.55%
AER	6.64%	6.70%	6.75%
APR	6.80%	6.85%	6.90%
Valuation fee	£0		
Arrangement fee	£695		
Minimum property value	£70,000		
Maximum property value	No maximum (properties values above £1 million must be referred)		
Minimum loan	£10,000	£20,000	£30,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)		
Minimum drawdown facility	£2,000		

Age	Single (Subject to underwriting) (%)			Joint Life (subject to underwriting) (%)		
55	25.9	to	38.1	20.9	to	36.1
56	25.9	to	39.2	20.9	to	37.2
57	25.9	to	40.3	20.9	to	38.3
58	25.9	to	41.4	20.9	to	39.4
59	26	to	43.5	22	to	40.5
60	27.1	to	43.6	23.1	to	42.6
61	28.2	to	44.7	24.2	to	43.7
62	29.3	to	46.3	25.3	to	45.3
63	30.4	to	47.4	26.4	to	46.4
64	31.5	to	48.5	28.5	to	48.5
65	32.6	to	49.6	29.6	to	49.6
66	33.7	to	50	30.7	to	50
67	34.8	to	50.8	31.8	to	50.8
68	35.9	to	51.9	32.9	to	51.9
69	37	to	53	34	to	53
70	38.1	to	53.5	36.1	to	53.5
71	39.2	to	54.5	37.2	to	54.5
72	40.3	to	54.5	38.3	to	54.5
73	41.4	to	54.5	39.4	to	54.5
74	43.5	to	54.5	40.5	to	54.5
75	43.6	to	54.5	42.6	to	54.5
76	44.7	to	54.5	43.7	to	54.5
77	46.3	to	54.5	45.3	to	54.5
78	47.4	to	54.5	46.4	to	54.5
79	48.5	to	54.5	48.5	to	54.5
80	49.6	to	54.5	49.6	to	54.5
81	50	to	54.5	50	to	54.5
82	50.8	to	54.5	50.8	to	54.5
83	51.9	to	54.5	51.9	to	54.5
84	53	to	54.5	53	to	54.5
85	53.5	to	54.5	53.5	to	54.5
86+	54.5					

	Tailored Lite 3			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.63%	3.82%	3.63%	3.82%
AER	3.69%	3.89%	3.69%	3.89%
APR	3.76%	3.96%	3.76%	3.96%
Age	LTV Single & Joint lives (%)			
55	21.5			
56	22.5			
57	23.5			
58	24.8			
59	26.2			
60	27.5			
61	28.6			
62	29.6			
63	30.6			
64	31.5			
65	32.5			
66	33.5			
67	34.5			
68	35.5			
69	36.5			
70	37.5			
71	38.5			
72	39.5			
73	40.5			
74	41.5			
75	42.5			
76	43.5			
77	44.5			
78	45.5			
79	46.5			
80	48.3			
81	49.3			
82	49.7			
83	50.1			
84	50.5			
85+	51			

	Tailored Lite 4			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.97%	4.17%	3.97%	4.17%
AER	4.04%	4.25%	4.04%	4.25%
APR	4.11%	4.32%	4.11%	4.32%
Age	LTV Single & Joint lives (%)			
55	23			
56	24			
57	25			
58	26			
59	27			
60	28.5			
61	29.5			
62	30.5			
63	31.5			
64	32.5			
65	33.5			
66	34.5			
67	35.5			
68	36.5			
69	37.5			
70	38.8			
71	40			
72	41			
73	42.3			
74	43.6			
75	44.8			
76	46			
77	47			
78	48			
79	48.6			
80	49.6			
81	50.6			
82	51.2			
83	51.6			
84	51.8			
85+	52			

**TAILORED
LITE**
Rates & LTVs

Tailored Lite 5

	Tailored Lite 5							
	Lump Sum	Lump Sum 2% Cashback	Lump Sum 4% Cashback	Lump Sum 5% Cashback	Drawdown	Drawdown 2% Cashback	Drawdown 4% Cashback	Drawdown 5% Cashback
MER	4.43%	4.62%	4.83%	4.93%	4.48%	4.67%	4.88%	4.98%
AER	4.52%	4.72%	4.94%	5.04%	4.57%	4.77%	4.99%	5.10%
APR	4.59%	4.79%	5.01%	5.11%	4.64%	4.84%	5.06%	5.17%
Age	LTV Single & Joint lives (%)							
55	24							
56	25							
57	26							
58	27							
59	28							
60	31.1							
61	32.1							
62	33.1							
63	34.1							
64	35.1							
65	36.1							
66	37.1							
67	38.1							
68	39.1							
69	40.1							
70	41.2							
71	42.3							
72	43.5							
73	44.7							
74	45.9							
75	47.5							
76	48.5							
77	49.5							
78	50.5							
79	51							
80	52							
81	53							
82	53.5							
83	53.5							
84	53.5							
85+	54.5							