

TAILORED ENHANCED Rates & LTVs

Tailored Enhanced

	Single & Joint Life – no cashback
Age	55 +
Cashback	No Cashback
MER	5.40%
AER	5.54%
Valuation fee	£0
Arrangement fee	£695
Minimum property value	£70,000 (£100,000 for ex-local authority)
Maximum property value	No maximum, properties valued over £1 million will be referred
Minimum loan	£10,000
Maximum loan	£800,000 in England, £250,000 Wales & Scotland (can refer over the maximum)
Minimum drawdown facility	£2,000

	Single & Joint Life – with cashback (capped at £6,000)				
Age	60-74				
Cashback*	1%	2%	3%	4%	5%
MER	5.70%	5.75%	5.80%	5.85%	5.90%
AER	5.85%	5.90%	5.96%	6.01%	6.06%
Valuation fee	£0				
Arrangement fee	£695				
Minimum property value	£70,000 (£100,000 for ex-local authority)				
Maximum property value	No maximum, properties valued over £1 million will be referred				
Minimum loan	£10,000	£20,000	£30,000	£40,000	£50,000
Maximum loan	£800,000 in England, £250,000 Wales & Scotland (can refer over the maximum)				
Minimum drawdown facility	£2,000				

	Single & Joint Life – with cashback (capped at £3,000)				
Age	75+				
Cashback (all capped at £3,000)	1%	2%	3%	4%	5%
MER	5.70%	5.75%	5.80%	5.85%	5.90%
AER	5.85%	5.90%	5.96%	6.01%	6.06%
Valuation fee	£0				
Arrangement fee	£695				
Minimum property value	£70,000 (£100,000 for ex-local authority)				
Maximum property value	No maximum, properties valued over £1 million will be referred				
Minimum loan	£10,000	£20,000		£30,000	
Maximum loan	£800,000 in England, £250,000 Wales & Scotland (can refer over the maximum)				
Minimum drawdown facility	£2,000				

Age	Single Life (Subject to underwriting) (%)		
55	29.90	to	43.60
56	29.90	to	44.90
57	29.90	to	46.00
58	29.90	to	47.20
59	33.00	to	48.50
60	34.00	to	49.50
61	35.00	to	50.30
62	36.00	to	51.50
63	36.80	to	52.40
64	37.60	to	53.50
65	38.80	to	54.40
66	39.80	to	54.50
67	41.00	to	54.50
68	41.90	to	54.50
69	43.00	to	54.50
70	43.60	to	54.50
71	44.90	to	54.50
72	46.00	to	54.50
73	47.20	to	54.50
74	48.50	to	54.50
75	49.50	to	54.50
76	50.30	to	54.50
77	51.50	to	54.50
78	52.40	to	54.50
79	53.50	to	54.50
80	54.40	to	54.50
81+	54.50		

Age	Joint Life (Subject to underwriting) (%)		
55	28.00	to	42.70
56	28.00	to	43.90
57	28.00	to	45.10
58	28.00	to	46.30
59	32.00	to	47.50
60	33.00	to	49.10
61	34.00	to	50.30
62	35.00	to	50.90
63	35.80	to	51.40
64	36.60	to	52.90
65	37.80	to	53.40
66	38.80	to	54.00
67	40.00	to	54.40
68	40.90	to	54.50
69	42.00	to	54.50
70	42.70	to	54.50
71	43.90	to	54.50
72	45.10	to	54.50
73	46.30	to	54.50
74	47.50	to	54.50
75	49.10	to	54.50
76	50.30	to	54.50
77	50.90	to	54.50
78	51.40	to	54.50
79	52.90	to	54.50
80	53.40	to	54.50
81	54.00	to	54.50
82	54.40	to	54.50
83+	54.50		

**TAILORED
LIFETIME**
Rates & LTVs

Tailored Lifetime 1

	Tailored Lifetime 1 (ages 55-70)			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.29%	3.49%	3.34%	3.54%
AER	3.34%	3.55%	3.39%	3.60%
Age	LTV Single & Joint lives (%)			
55	21.5			
56	22.5			
57	23.5			
58	24.5			
59	25.6			
60	26.9			
61	28.0			
62	29.0			
63	30.0			
64	31.1			
65	32.2			
66	33.2			
67	34.2			
68	35.2			
69	36.2			
70	37.2			
71	N/A			
72	N/A			
73	N/A			
74	N/A			
75	N/A			
76	N/A			
77	N/A			
78	N/A			
79	N/A			
80	N/A			
81	N/A			
82	N/A			
83	N/A			
84	N/A			
85+	N/A			

	Tailored Lifetime 1 (ages 71+)			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.53%	3.73%	3.58%	3.78%
AER	3.59%	3.79%	3.64%	3.85%
Age	LTV Single & Joint lives (%)			
55	N/A			
56	N/A			
57	N/A			
58	N/A			
59	N/A			
60	N/A			
61	N/A			
62	N/A			
63	N/A			
64	N/A			
65	N/A			
66	N/A			
67	N/A			
68	N/A			
69	N/A			
70	N/A			
71	38.2			
72	39.2			
73	40.3			
74	41.3			
75	42.4			
76	43.4			
77	44.5			
78	45.4			
79	46.4			
80	47.2			
81	47.9			
82	48.7			
83	49.5			
84	50.1			
85+	50.9			

**TAILORED
LIFETIME**
Rates & LTVs

Tailored Lifetime 2

	Tailored Lifetime 2	
	Lump Sum	Drawdown
MER	3.77%	3.82%
AER	3.84%	3.89%
Age	LTV Single & Joint lives (%)	
55	23.0	
56	24.0	
57	25.0	
58	26.0	
59	27.0	
60	28.7	
61	29.8	
62	30.7	
63	31.7	
64	32.7	
65	33.7	
66	34.7	
67	35.7	
68	36.7	
69	37.7	
70	39.0	
71	N/A	
72	N/A	
73	N/A	
74	N/A	
75	N/A	
76	N/A	
77	N/A	
78	N/A	
79	N/A	
80	N/A	
81	N/A	
82	N/A	
83	N/A	
84	N/A	
85+	N/A	

	Tailored Lifetime 3 (ages 55-70)			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.89%	4.08%	4.07%	4.26%
AER	3.96%	4.16%	4.15%	4.34%
Age	LTV Single & Joint lives (%)			
55	23.8			
56	24.9			
57	25.8			
58	26.9			
59	27.8			
60	29.2			
61	30.3			
62	31.3			
63	32.3			
64	33.4			
65	34.4			
66	35.4			
67	36.5			
68	37.5			
69	38.5			
70	39.5			
71	N/A			
72	N/A			
73	N/A			
74	N/A			
75	N/A			
76	N/A			
77	N/A			
78	N/A			
79	N/A			
80	N/A			
81	N/A			
82	N/A			
83	N/A			
84	N/A			
85+	N/A			

	Tailored Lifetime 3 (ages 71+)			
	Lump Sum	Lump Sum 2% cashback	Drawdown	Drawdown 2% cashback
MER	3.94%	4.13%	4.12%	4.31%
AER	4.01%	4.21%	4.20%	4.40%
Age	LTV Single & Joint lives (%)			
55	N/A			
56	N/A			
57	N/A			
58	N/A			
59	N/A			
60	N/A			
61	N/A			
62	N/A			
63	N/A			
64	N/A			
65	N/A			
66	N/A			
67	N/A			
68	N/A			
69	N/A			
70	N/A			
71	40.6			
72	41.6			
73	42.7			
74	44.0			
75	45.2			
76	46.4			
77	47.4			
78	48.4			
79	49.0			
80	50.0			
81	51.0			
82	51.6			
83	52.0			
84	52.2			
85+	52.4			

	Tailored Lifetime 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	4.25%	4.44%	4.65%	4.75%	4.30%	4.49%	4.70%	4.80%
AER	4.33%	4.53%	4.75%	4.85%	4.39%	4.58%	4.80%	4.91%
Age	LTV Single & Joint lives (%)							
55	23.9							
56	25.0							
57	25.9							
58	27.0							
59	27.9							
60	31.1							
61	32.0							
62	33.0							
63	34.0							
64	35.0							
65	36.0							
66	37.0							
67	38.0							
68	39.0							
69	40.0							
70	41.1							
71	42.2							
72	43.4							
73	44.6							
74	45.8							
75	47.4							
76	48.4							
77	49.4							
78	50.4							
79	50.9							
80	51.9							
81	52.9							
82	53.3							
83	53.3							
84	53.3							
85+	54.4							