# Maximum Loan to Value table

Issued for use with intermediaries. Information not approved for use with customers.

| Age | Roll-up LTM mortgage (inc. Voluntary Repayments) | Interest Only Lifetime Mortgage (ERC guarantee) | *Interest Only RIO Mortgage | **Enhanced LTM - based on health and lifestyle | ***Home Reversion Plan | |
|---|---|---|---|---|---|---|
| | | | | | Esc Rent | No Rent |
| 55 | 22.5 | 17.2 | 75 | 23.5 | 35 | 30 |
| 56 | 23.5 | 18.2 | 75 | 24.6 | 36 | 32 |
| 57 | 24.5 | 19.2 | 75 | 25.7 | 40 | 34 |
| 58 | 25.5 | 20.2 | 75 | 26.8 | 41 | 36 |
| 59 | 26.5 | 21.2 | 75 | 27.9 | 46 | 41 |
| 60 | 28.5 | 22.2 | 75 | 29 | 47 | 41 |
| 61 | 29.5 | 23.2 | 75 | 30.1 | 48 | 42 |
| 62 | 30.5 | 24.2 | 75 | 31.2 | 52 | 46 |
| 63 | 31.5 | 25.2 | 75 | 32.3 | 52 | 46 |
| 64 | 32.5 | 26.2 | 75 | 33.2 | 58 | 50 |
| 65 | 33.5 | 27.2 | 75 | 34.1 | 59 | 51 |
| 66 | 34.5 | 28.2 | 75 | 34.5 | 61 | 53 |
| 67 | 35.5 | 29.2 | 75 | 35.2 | 61 | 53 |
| 68 | 36.5 | 30.2 | 75 | 36.4 | 62 | 54 |
| 69 | 37.5 | 31.2 | 75 | 37.6 | 62 | 54 |
| 70 | 38.5 | 32.7 | 75 | 38.6 | 65 | 57 |
| 71 | 39.5 | 33.7 | 75 | 39.6 | 66 | 58 |
| 72 | 40.5 | 34.7 | 75 | 40.6 | 66 | 58 |
| 73 | 41.5 | 35.2 | 75 | 41.6 | 67 | 59 |
| 74 | 42.5 | 36.2 | 75 | 42.1 | 67 | 59 |
| 75 | 43.5 | 37.2 | 75 | 42.8 | 70 | 62 |
| 76 | 44.5 | 38.2 | 75 | 43.5 | 71 | 64 |
| 77 | 45.5 | 39.2 | 75 | 44 | 72 | 64 |
| 78 | 46.5 | 40.2 | 75 | 44.9 | 72 | 64 |
| 79 | 47.5 | 41.2 | 75 | 45.6 | 73 | 64 |
| 80 | 48.5 | 42.2 | 75 | 46.3 | 74 | 67 |
| 81 | 49.5 | 42.9 | 75 | 46.7 | 74 | 67 |
| 82 | 50.5 | 43.6 | 75 | 47.6 | 74 | 67 |
| 83 | 51.5 | 44.3 | 75 | 48.7 | 74 | 67 |
| 84 | 52.5 | 45 | 75 | 49.8 | 75 | 68 |
| 85 | 50 | 45.7 | 75 | 50.9 | 75 | 68 |
| 86 | 51 | 45.7 | 75 | 50.9 | 75 | 68 |
| 87 | 52 | 45.7 | 75 | 50.9 | 75 | 68 |
| 88 | 53 | 45.7 | 75 | 50.9 | 76 | 69 |
| 89 | 54 | 45.7 | 75 | 50.9 | 76 | 69 |
| 90 | 55 | 45.7 | 75 | 50.9 | 77 | 70 |

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*requires proof of income and monthly interest-only payments **applies to single life ***applies to single male life. Esc rent is 5% fixed
These are Lifetime Mortgage & Home Reversion Plans. To understand their features & risks ask for a personalised illustration.
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