

Lifetime Mortgages

Interest Rates & LTV Guide

This is not a consumer advertisement. It is intended for professional Advisers only.

The tables below outline our current product interest rates, as at 7 October 2022.

Fixed rates

| Lite LTV - starting from 13.5% | Rate AER | Rate MER |
|--|----------|----------|
| Interest Roll-up with Voluntary Payment option | 8.19% | 7.90% |
| Interest Payment | 8.19% | 7.90% |

| Standard LTV - starting from 17% | Rate AER | Rate MER |
|--|----------|----------|
| Interest Roll-up with Voluntary Payment option | 8.57% | 8.25% |
| Interest Payment | 8.57% | 8.25% |

LTV Table

The following LTVs relate to the maximum lending available once an onsite valuation has been carried out.


| Age | Lite LTV (Fixed & Variable) | | Standard LTV (Fixed & Variable) | |
|-----|--------------------------------|-------|------------------------------------|-------|
| | Single | Joint | Single | Joint |
| 55 | 14.5% | 13.5% | 18.0% | 17.0% |
| 56 | 15.5% | 14.5% | 19.0% | 18.0% |
| 57 | 16.5% | 15.5% | 20.0% | 19.0% |
| 58 | 17.5% | 16.5% | 21.0% | 20.0% |
| 59 | 18.5% | 17.5% | 22.0% | 21.0% |
| 60 | 19.5% | 18.5% | 23.0% | 22.0% |
| 61 | 20.5% | 19.5% | 24.0% | 23.0% |
| 62 | 21.5% | 20.5% | 25.0% | 24.0% |
| 63 | 22.5% | 21.5% | 26.0% | 25.0% |
| 64 | 23.5% | 22.5% | 27.0% | 26.0% |
| 65 | 24.5% | 23.5% | 28.0% | 27.0% |
| 66 | 25.5% | 24.5% | 29.0% | 28.0% |
| 67 | 26.5% | 25.5% | 30.0% | 29.0% |
| 68 | 27.5% | 26.5% | 31.0% | 30.0% |
| 69 | 28.5% | 27.5% | 32.0% | 31.0% |
| 70 | 29.5% | 28.5% | 33.0% | 32.0% |
| 71 | 30.5% | 29.5% | 34.0% | 33.0% |
| 72 | 31.5% | 30.5% | 35.0% | 34.0% |
| 73 | 32.5% | 31.5% | 36.0% | 35.0% |
| 74 | 33.5% | 32.5% | 37.0% | 36.0% |
| 75 | 34.5% | 33.5% | 38.0% | 37.0% |
| 76 | 35.5% | 34.5% | 39.0% | 38.0% |
| 77 | 36.5% | 35.5% | 40.0% | 39.0% |
| 78 | 37.5% | 36.5% | 41.0% | 40.0% |
| 79 | 38.5% | 37.5% | 42.0% | 41.0% |
| 80 | 39.5% | 38.5% | 43.0% | 42.0% |
| 81 | 40.5% | 39.5% | 44.0% | 43.0% |
| 82 | 41.5% | 40.5% | 45.0% | 44.0% |
| 83 | 42.5% | 41.5% | 46.0% | 45.0% |
| 84 | 43.5% | 42.5% | 47.0% | 46.0% |
| 85 | 44.5% | 43.5% | 47.0% | 47.0% |

Notes

- Joint LTV will be calculated on the age of the youngest applicant.
- Lite and Standard LTVs applicable to our Fixed and Variable rate products.

Contact us for more information

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 onefamilyadviser.com

* Lines open 9am - 5.30pm, Monday to Friday. We might record your call to help improve our training and for security purposes. Calls to 0800 or 0808 numbers are free from UK landlines and personal mobiles. With business mobiles the cost will depend on your phone provider. If you'd like to know more, please ask your provider.

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