

# Lifetime Mortgages LTV Table

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

The following LTVs relate to the maximum lending available once an onsite valuation has been carried out. Where a desktop valuation has been used, a proportion of the funds may be retained until the onsite valuation is completed.

Age	Lite LTV (Fixed & Variable)		Standard LTV (Fixed & Variable)		Super LTV (Fixed rate only)
	Single	Joint	Single	Joint	Single & Joint
55	14.5%	13.5%	18.0%	17.0%	Min age for this product is 65
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%	40.0%
66	25.5%	24.5%	29.0%	28.0%	41.0%
67	26.5%	25.5%	30.0%	29.0%	42.0%
68	27.5%	26.5%	31.0%	30.0%	43.0%
69	28.5%	27.5%	32.0%	31.0%	44.0%
70	29.5%	28.5%	33.0%	32.0%	45.0%
71	30.5%	29.5%	34.0%	33.0%	46.0%
72	31.5%	30.5%	35.0%	34.0%	47.0%
73	32.5%	31.5%	36.0%	35.0%	48.0%
74	33.5%	32.5%	37.0%	36.0%	49.0%
75	34.5%	33.5%	38.0%	37.0%	50.0%
76	35.5%	34.5%	39.0%	38.0%	51.0%
77	36.5%	35.5%	40.0%	39.0%	52.0%
78	37.5%	36.5%	41.0%	40.0%	53.0%
79	38.5%	37.5%	42.0%	41.0%	54.0%
80	39.5%	38.5%	43.0%	42.0%	55.0%
81	40.5%	39.5%	44.0%	43.0%	56.0%
82	41.5%	40.5%	45.0%	44.0%	57.0%
83	42.5%	41.5%	46.0%	45.0%	58.0%
84	43.5%	42.5%	47.0%	46.0%	58.0%
85	44.5%	43.5%	47.0%	47.0%	58.0%

## 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.
- Max age for Super LTV is 100. LTV applicable for ages 85 to 100 is 58%.