

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 1 December 2021.

Fixed rates

Lite LTV - starting from 13.5%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.43%	4.34%
Interest Payment	4.43%	4.34%

Standard LTV - starting from 17%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.90%	4.79%
Interest Payment	4.90%	4.79%

Super LTV - starting from 40.5%*	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	6.26%	6.09%

*Only available for properties in England & Wales.

Variable rates

Lite LTV - starting from 13.5%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	5.54%**	5.40%**	2.30%	7.30%

Standard LTV - starting from 17%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	5.96%**	5.80%**	2.70%	7.70%

**Rate payable = Collar + 3.1% CPI (as at September 2021).

Please note, you will be notified of any future rate changes. Please ensure you obtain an up to date KFI for your customer.

LTV Table

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%	40.5%
66	25.5%	24.5%	29.0%	28.0%	41.5%
67	26.5%	25.5%	30.0%	29.0%	42.5%
68	27.5%	26.5%	31.0%	30.0%	43.5%
69	28.5%	27.5%	32.0%	31.0%	44.5%
70	29.5%	28.5%	33.0%	32.0%	45.5%
71	30.5%	29.5%	34.0%	33.0%	46.5%
72	31.5%	30.5%	35.0%	34.0%	47.5%
73	32.5%	31.5%	36.0%	35.0%	48.5%
74	33.5%	32.5%	37.0%	36.0%	49.5%
75	34.5%	33.5%	38.0%	37.0%	50.5%
76	35.5%	34.5%	39.0%	38.0%	51.5%
77	36.5%	35.5%	40.0%	39.0%	52.5%
78	37.5%	36.5%	41.0%	40.0%	53.5%
79	38.5%	37.5%	42.0%	41.0%	54.5%
80	39.5%	38.5%	43.0%	42.0%	55.5%
81	40.5%	39.5%	44.0%	43.0%	56.5%
82	41.5%	40.5%	45.0%	44.0%	57.5%
83	42.5%	41.5%	46.0%	45.0%	58.5%
84	43.5%	42.5%	47.0%	46.0%	58.5%
85	44.5%	43.5%	47.0%	47.0%	58.5%

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 83 to 100 is 58.5%.

Contact us for more information

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* 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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