

# Lifetime Mortgages

## Products and features at a glance

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

### Universal product features:

- Properties from £70,000 to an unlimited value (please refer for over £2 million)
- Loan amounts from £20,000, with a maximum of £1 million
- Downsizing protection
- No affordability assessments
- Fixed early repayment charges
- Direct access to our underwriters

### Interest rate option:

- **Fixed rates for life**
- **Variable rate trackers** (following CPI)
  - > **Collar rates as low as 2.30%**  
(Actual rate payable = collar + September CPI rate)
  - > **Capped rates from 7.30%**  
(depending on product selection)
- **2-year Fixed Rate (until 30 November 2022)**

### Product range

#### Interest Roll-up with Voluntary Payment option

Customers have the flexibility to make no payments to their loan through the life of the mortgage, or, make voluntary payments of up to 10% of the initial loan amount each year with no early repayment charge.

##### Key features:

- Any interest not paid will be rolled up to the loan each month.
- Minimum payment of £25 with no limits on payment frequency.
- Payments can be made from day one and stopped at any time.
- Payments can be made through standing order, bank transfer, debit card or cheque.


#### Interest Payment

Customers are able to pay back up to 100% of the interest each month, ensuring the amount owed does not increase each year.

##### Key features:

- Minimum payment of £25 up to 100% of the interest amount
- Payments can be made from day one
- Monthly payments by Direct Debit
- Product switch available

To understand the products and features  
of our **Lifetime Mortgages**

 0800 802 1645\*

 [onefamilyadviser.com](https://onefamilyadviser.com)

\* Open 9am - 5.30pm, Monday to Friday. We might record your call to help improve our training and for security purposes. We hope you don't mind. 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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