

# LTV Table

The following LTV ratios apply to our Fixed, Variable and 2-year Fixed Rate products.

Age	Lite LTV		Standard LTV	
	Single Life	Joint Life	Single Life	Joint Life
55	16.0%	15.0%	21.0%	20.0%
56	17.0%	16.0%	22.0%	21.0%
57	18.0%	17.0%	23.0%	22.0%
58	19.0%	18.0%	24.0%	23.0%
59	20.0%	19.0%	25.0%	24.0%
60	21.0%	20.0%	26.0%	25.0%
61	22.0%	21.0%	27.0%	26.0%
62	23.0%	22.0%	28.0%	27.0%
63	24.0%	23.0%	29.0%	28.0%
64	25.0%	24.0%	30.0%	29.0%
65	26.0%	25.0%	31.0%	30.0%
66	27.0%	26.0%	32.0%	31.0%
67	28.0%	27.0%	33.0%	32.0%
68	29.0%	28.0%	34.0%	33.0%
69	30.0%	29.0%	35.0%	34.0%
70	31.0%	30.0%	36.0%	35.0%
<b>Please note that the maximum age at completion for our 2-year Fixed Rate product is 70</b>				
71	32.0%	31.0%	37.0%	36.0%
72	33.0%	32.0%	38.0%	37.0%
73	34.0%	33.0%	39.0%	38.0%
74	35.0%	34.0%	40.0%	39.0%
75	36.0%	35.0%	41.0%	40.0%
76	37.0%	36.0%	42.0%	41.0%
77	38.0%	37.0%	43.0%	42.0%
78	39.0%	38.0%	44.0%	43.0%
79	40.0%	39.0%	45.0%	44.0%
80	41.0%	40.0%	46.0%	45.0%
81	42.0%	41.0%	47.0%	46.0%
82	43.0%	42.0%	48.0%	47.0%
83	44.0%	43.0%	49.0%	48.0%
84	45.0%	44.0%	50.0%	49.0%
85-100	46.0%	45.0%	50.0%	50.0%

**Joint LTV will be calculated on the age of the youngest applicant.**