

	13th March 2019 PERC RATE AER	MER RATE	Product	Drawdown	Option I pay rule	KFI's & Rates call 01326 567970	Arrangement fee	Valuation	Cashback	ERC's	Lenders & PERC Proc fees
Fixed Rate	Lifetime Mortgage										
<b>NEW INCOME LIFETIME from Legal &amp; General</b>	<b>New from 4.21%</b>	<b>4.13%</b>	<b>MONTHLY INCOME for a period 10 - 25 years</b>	<b>Monthly draw down</b>	<b>only if monthly stopped</b>	<b>On-Line perc route please</b>	<b>£599</b>	<b>Free</b>	<b>N/a</b>	<b>Gilts</b>	<b>2.25% of initial and 2.25% of trail commission</b>
<b>Aviva</b>	<b>**Bespoke rates. Individual per client please call 01326 567970</b>	n/a	Flexi/ Enhanced- Sample rates on web and irect to individual call 01326 567970	YES min £2000	10%	Call 01326 567970	£5 -extended	Opt for Free to £5M 85% rule on flats	£0, £500 or £1000	Gilt to age, ERC exempt 2-1	**2.25% + reserve 0.75 max £500 (DA refer) LARGE loans refer
<b>Aviva</b>	<b>** Bespoke rates. Individual per client please call 01326 567970</b>	n/a	As above	NO	10%	Call 01326 567970	£5 -extended	Opt for free to £5M 85% rule on flats	£0, £500, £1000	Gilt to age ERC exempt 2-1	**2.25% (DA refer)LARGE loans refer
<b>Canada Life</b>	<b>4.35% Gold- 4.69% Gold Plus and 5.55% Platinum</b>	<b>4.27%,4 .59%, 5.41%</b>	CAPITAL SELECT- D/Size after 5 years, 2B1waiver + inheritance guarantee.	ADD 0.21% AER	10%	<a href="mailto:hf-support@canadalife.co.uk">hf- support@ca nadalife.co.u k-request PERC route</a>	£650/£795 add or pay	Free no cap	n/a	ERC yr 1-5 =5% yr 6- 8=3%	2.3% min £500 reserve 1% paid up front- refer for marketing fee.
<b>Canada Life - Prev Retirement Advantage (No NI)</b>	From 4.09%	4.02%4. 39%/5.4 5%6.38 %/ 6.67%	Lifestyle Lite/Gold/Gold Plus & Platinum- Roll up- Max loan £1million	Add 0.2% if reserve required	N/a	<a href="mailto:hf-support@canadalife.co.uk">hf- support@canad alife.co.uk- request PERC route</a>	£650/£795 Scotland add or pay	Free no cap	on higher rate 3% cash back	ERC yr 1-5 = 5% 6-8 =3% 9+ nil	2.3% min £500- reserve 1% paid up front refer for marketing fee
<b>Canada Life (no NI)</b>	<b>***5.69% Gold Platinum from age 60 = 6.29% reserve available at extra 0.2%MER</b>	5.55% Gold & 6.12% Platinu m	SELF CERT STYLE *Voluntary Select MARKET LEADING Gold, Platinum	Yes to max but loaded by 0.2% monthly- Paid at comp 1%	Day 1to 15% per annum	<a href="mailto:hf-support@canadalife.co.uk">hf- support@canad alife.co.uk- request PERC route</a>	£650/ £795 Scot add or pay	<b>Free</b>	3% cash back higher rates - NEW ERC on cash back Yr 1-5 =8% and 6-8 = 6%	ERC yr 1-5 = 5% 6-8 =3% 9+ nil- * C/Back refer, Downsizing > 5years and3 year Waiver 2B1	2.3% min £500- reserve 1% paid up front refer for marketing fee
<b>Canada Life (no NI)</b>	5.49% Gold reserve add 0.2% mer 5.99%	5.36% Gold 5.83% platinu m	Interest select GOLD & Platinum range- flexible underwriting	Yes to max but loaded by 0.2% monthly- Paid at comp 1%	Interest 50% - 100% for 5 years	<a href="mailto:hf-support@canadalife.co.uk">hf- support@canad alife.co.uk- request PERC route</a>	£650/ £795 Scot add or pay	Free	Cash back at higher rates	ERC yr 1-5 = 5% 6-8 =3% 9+ nil Downsizing > 5 years and waiver 3 years 2B1	2.3% min £500- reserve 1% paid up front refer for marketing fee

<b>Canade Life</b> (no NI) BESPOKE underwriting	<b>5.29%</b>	5.17%	Prestige Options Large Loans £250,000 - £2million with max property value of £6million if over refer.	Yes Rate loaded by 0.2% monthly	n/a	Online need paper registration- one club route see above	£650/£795 Scot add or pay	Free	N/a	10% for 1-5 and 5% 6-10	2.3% Max £30,000 capped
<b>Hodge</b> (no Northern Ireland)	4.09% Lump sum 4.29% Flexible	4.02% Lump 4.21% flex	Downsizing/ flexible and Lump Sum	on flexible	10%	0800731 4076 QUOTE PERC	from 15th March no fee	from 15th March free val to £1m	No	Gilt/ Down/gu'tee- 5,4,3,2,1 with no erc if moving after 5 years	2.25% + 0.15% reserve club deal (standard 2%)Max £11,250
Hodge ( no Northern Ireland)	<b>4.44% lump 4.64% flexi</b>	<b>4.35 &amp; 4.54%</b>	Lump and Flexi PLUS	on flexible	10%	0800 731 4076 quote PERC%	from 15th March no fee	from 15th March free val to £1m	no	Gilt/Down/Gu'tee 5,4,3,2,1 with no ER after 5 years	2.25% + 0.15% reserve club deal (standard 2%)Max £11,250
<b>Just</b>	5.24%AER lump 5.29% flex	5.12%/5 .17%	J 1	rate 5.29%-Yes min £2000 see end colum	10% immediat ely = 6	Quote PERC /app section 19	£600 can be added	Free valuation	<b>No</b>	Gilt max 20%- 10% in 12 up to 6 payments & Compassion 3 year 2 to 1	2%min £600 - reserve 2% drip once over £600
<b>Just</b> (No NI)	J 2no cash back no payments from 4.60% J3 no C/B and no £ 5.63% J4 6.05% to 69 and 6.54% over	4.6% +	Just For You Lifetime Mortgage- Interest service 4 tiers rate drop reward (25% - 100%)and payment hol up to 3 cons in 12 or 10% or roll up- **reserves available at a small extra %	YES with slight rate loading 0.1%- max £200,000	yes some or all interest or 10% immediat ely = 6	0845 302 2287	NO FEE exclusive	Free valuation- semi exclusive	Cash back min loan range from £30,000 - £40,000( range £500, £100, £1500 and £2,000) aate loaded call 01326 567970	Gilt max 20%- Compassion 3 year 2-1	2% min £600
<b>Just</b> (No NI)	J5 -6.05%	5.89%	Lump Sum Plus Enhanced based on medical condition	yes	10% immediat ely = 6	on line % Kif 0845 302 2287 quote PERC	£600	Free valuation	As above	Gilt max 20%- 10% in 12 up to 6 payments & Compassion 3 year 2-1	2% min £600

<b>Legal &amp; General</b> (No NI)	3.67% £599 fee or 3.71% no fee or 3.91% c/B	from 3.61%	Pink flex and optional payment- options with no lender fee with lender fee £599 and 2% cash back	Yes -min D/D £2000 paid on drip 1%	10% immediately- 4 or NEW DDM collect Monthly	online-PERC route	Nil or option to pay £599 for cheaper rate- refer to Jane or IRESS- £30 TT fee charged	Free valuation apply 85% flat rule	2% C/b on higher rate	Gilts max 25% ERC Exempt 2-1	2.25%min £500 Max £10,000 (if over rebated to client) reserve drip once over £500 of 1% Club deal - standard (2% on initial)
<b>Legal &amp; General</b> (no NI)	3.75%- £599 fee or 3.79% no fee and 3.99% C/B	from 3.69%	YELLOW - Flexible/ Opt - options as above	YES Large-min £2000 paid on drip 1%	10% immediately- 4 or NEW DDM collect Monthly	online- PERC route	Nil or option to pay £599 for cheaper rate- refer to Jane or IRESS £30 TT fee charged	FREE, valuation apply 85% flat rule	2% C/b on higher rate	Gilts max 25% ERC Exempt 2-1	as above
<b>Legal &amp; General</b> (no NI)	4.76% - £599 or 4.805 no fee or 5.00% with C/B	from 4.66%	BLUE as above	Yes	10% immediately- 4 or NEW DDM collect Monthly	online-PERC route	Nil or option to pay £599 for cheaper rate- refer to Jane or IRESS- £30 TT fee charged	FREE valuation Property £100K+ X Auth min £150K- Flats 85%	2% C/b on higher rate	Gilts max 25% ERC Exempt 2-1	as above
<b>Legal &amp; General</b> (no NI)	5.66% -£599 fee or 5.70% no fee and 5.90% with C/B	from 5.52%	Indigo as above	Yes	10% immediately- 4 or NEW DDM collect Monthly	online- PERC route	Nil or option to pay £599 for cheaper rate- Refer to Jane or IRESS - £30 TT fee Charged	FREE Min Property £100K X Local Auth £150K- Flats 85%	2% C/b on higher rate	Gilts max 25% ERC Exempt 2-1	as above
<b>Legal &amp; General</b> (no NI)	3.57% - £599 fee and 3.61% no fee	from 3.51%	Premier Flexible Min £100,000	yes	10% immediately- 4 or NEW DDM collect Monthly	online- PERC route	Only £30 TT fee charged	Free- Flats 85%	N/a	Gilts max 25% ERC Exempt 2-1	2.%min £500 Max £10,000- anything over rebated to client
<b>LV=</b> (no NI)	6.04%	5.88%	Flexible	Yes up to 2X's (paid at completion at 1.5%)		0800 028 8974 Quote PERC	£695 deducted	FREE to £500K contribution over £284	No	Fixed %5 1-5 3% 6-10	1.5% WHOLE facility Club deal paid up front. (standard 1%)
<b>LV=</b> (no NI)	3.70% - 4.51%	AER quoted	Lump Sum loans up to £500,000 over may be consider please refer	No	10% one payment min £1,000	PERC as above	£595	FREE to £1.5M	N/a	Fixed 5% 1-5 3% 6-10 down protection on unacceptable after 5 years	1.75% Club deal (standard 1%)

<b>more 2 life</b> (no NI)	4.51% lump 4.88% for draw down	4.42% and 4.77%	Capital Choice Max £1.5 million	Lump sum on draw down 2X	<u>YES from</u> <u>£50 to</u> <u>10%- Day</u> <u>1</u>	online 1st user profile PERC	No fee at present saving £500	Free val - min £70,000 - to £5million	Higher rate lump sum 4.96% AER = 3% cash back on releases over £35,000	5% 1-5 3% in 6-10 Please NOTE on balance and nil from year 11** New Exempt 2B1	2.25% club deal uncapped (standard2%) Draw down 1.5% on drip
more 2 life (no NI)	4.91% / cb 5.26%or Draw down 5.06%	4.80% / 5.14% or DD 4.95%	Capital Choice PLUS- max £1.5m	LUMP SUM and draw down	yes £50 to 10% day 1	online 1st change user profile to PERC	no fee at present	Free val - Min £70,000 - £5m	Cash back inb higher rate	as above	as above
<b>more 2 life</b> (no NI)	<b>Lump sum rate from 5.65% if pay val 5.60% for Draw down new rates from 14/3 6.01% pay val or 6.06% free val</b>	<b>5.46% for free val 5.51% or 5.90% to 5.85%</b>	Maximum Choice- Lump sum or draw down	Draw down at higher rate	£50 to 12% Day 1	on line 1st time change user profile, then KFI select club route X .25%	None	option to pay val for cheaper rate or higher rate if None up to £1million- **Min Val £100,000- MAX loan now £750,000**	None	1-5 yr 6% 6-10 6% conditional on gilts over 10 none	2.25% Club deal uncapped (standard 2%)- Reserve drip comm 1.5%
<b>more 2 life</b> (no NI)	Range from 6.33% - 6.73%	6.15%- 6.53%	Tailored Choice MIN VAL £70,000 - <u>medical % WEB</u> <u>www.more2life.co.</u> <u>uk</u>	Yes - WITH RESERVE LARGE min £2000 no commission	No	on line medical 1st user profile to perc	£695 can be added if not max	FREE VAL - min val £70,000	Changes 29th November please refer 01326 567970 from 0% to 3% capped at £6,000 to age 74 and £3,000 for those aged 75+	Gilts max 25%	2.25% Club deal Min £600 - none on reserve (standard 2%)
<b>OneFamily</b> (no NI)	4.43% lite and 4.90% on standard	4.34% lite and 4.79%	Interest Payment lifetime mortgage Lite and standard LUMP SUM	No	Set at start from £25	online 1st change user profile PERC- then select Club route PERC	£950 add or deduct	Free up to £1m if over contribution	N/a	Fixed 6% year 1- 5 3% year 6-10 % Downsizing 5 years	2.3% (standard 2.1%)
<b>OneFamily</b> (no NI)	4.43% Lite & 4.90% standard	4.79%	Voluntary Lite and STD & standard range - LUMP SUM Market leading over 55-loans up to £750,000	No	yes 10%	online 1st change user profile PERC- then select Club route PERC	£950 add or deduct	Free up to £1m if over contribution	N/a	Fixed 6% year 1- 5 3% year 6-10 % Downsizing 5 years	2.3% (standard 2.1%)



Canada Life (no NI)	range from 6.16% - 6.36% Fixed	5.99%-6.16%	BTL & Second homes- Lifestyle roll up, Voluntary	NO	Interest on int and Vol @ 10%	<a href="mailto:hf-support@canadelifelife.co.uk">hf-support@canadelifelife.co.uk</a> - request PERC route	£650/£795 Sco add or pay	Free	No	ERC yr 1-5 = 5% 6-8 = 3% (+ nil downsizing > 5 years & waiver 3 years if 2 become 1)	2.30%
LV= (no NI)	standard from 3.90% see lifetime fixed		Second homes	yes	once a year	0800 028 8974 Quote PERC	£595	Free	No	Fixed %5 1-5 & 3% 6-10	refer to standard schemes
<b>INCOME draw down lifetime</b>											
Legal & General	4.21%	4.13%	Income Lifetime- Pink, yellow, Blue and Indigo	Paid monthly	no unless switch	L&G Online	£599	Free	No	Gilt linked set at outset	2.25% on intial and 2.25% every month to a maximum of £10,000
<b>Home</b>	<b>Reversion</b>										
Crown	Reversion	n/a	Reversion	Income	n/a	0208 875 5665	£0	Payable	No	n/a	1.50%
<b>Retirement mortgages - Based on affordability</b>											
Hodge (no NI)	Refer to lender		Retirement (afforability)- switch to ER at the youngest 80	N/a	10%	0800 731 4076	£995 added/ deducted or paid	£99 deal up to £350K over dis	NO	% first 5 years.	1.25% min £300
Hodge NOW IN SCOTLAND (no NI)	Refer to lender		55+ mortgage IO > 60%min property £170,000 min loan £20,000	n/a	10%	0800 731 4076	£995	Remortgage legal package & valuation deal to £350,000	no	on 2 year deal 2 year tie in 5 year = 5 year tie in.	0.5% minimum £225
Bath b/S											
Buckingham Building Society (Eng/Wales)	Refer to lender		no upper age limits Min Loan £50,000- Age restricted refer	N/a		01494 877242	Refer to Lender	refer	No	Refer	Refer
Dudley B/S											
Hanley Economic B/S											
Ipswich Building Society	Refer to lender		max LTV up to 90% min Pension£20,000pa	N/a		0330 123 1073	Refer to lender	Refer	No	Refer	Refer
Leeds building Society	<b>Refer to lender web site</b>		Up to 55% 2,3,5 year money			website	£999	free	n/a	ERC in fix or disc periods only	Refer

Marsden Building Society incl BTL to 85	Range 2 and 3 years		> 60% earned income up to 75- Min prop £150,000	mortgage	5%	01282 440577	Booking and Arr fee	Refer	No	ERC in fix or disc periods only	Refer 01282 440577 Heather-0.4% to max of £1750
Monmouthshire Building Society	Refer to lender		limited postcodes. BTL on the 8 postcodes.	N/a		01633 844 351 Dan	Refer to Lender	Refer		Refer	Refer
Newbury B/S											
Nottingham B/S											
Post Office/Bank of Ireland											
Scottish Building Society (Scotland)	Refer to lender		Min age 65 & no upper age limit. Max LTV's 35%	N/a		0131 313 7755 or local office%	See rates from 0 to £799	From £100	N/a	3% for first 3 years	Refer
The Family B/Soc											
Tipton & Coseley											
Vernon Building Society	refer to lender		I/O Retirement to 50% (min £25,000 to £250,000)	N/a		0161 429 6262	None	Payable refer	N/a	None	Refer to lender
** Vida** New lender	refer to lender		Interest only >85%-Income/pension max 75%	N/a		03300 246246	Refer to lender	Refer to lender on line	n/a	Refer	Refer to lender
Norton Finance	** shortfalls 2nd Charges unsecured		2nd Charges unsecured			0800 612 5423	Yes	Yes	No		% of broker fee
<b>SOLICITORS</b>			Exclusive	Marketing	£50	paid	if routed and instructed	using TPERC	panel	Lender & Solicitors	£50
Ashfords Solicitors	<b>Exclusive*London Premier Service @ £750 = vat and Dis-London office*</b>		<b>£495+ Vat + Dis - thr PERC ( if locum/home slight extra as leashold)</b>			01392 334060	Extra services available: Purchases, Leasehold, Extensions	National coverage, mobile solicitors & 6 offices, London, Exeter, Taunton.	call 01326 567970		Marketing allowance thr Club if panels used please refer
Adlington Law	<b>Exclusive</b>		£630 + Vat incl of all resonable disbursements and home visit.			01257 686386%	Extra services available purchase, lease and transfer of title	Based in Chorley with national coverage.	Call 01326 567970		Marketing allowance thr Club if panels used please refer
Gilroy Steele	<b>Exclusive</b>		<b>£595+ VAT+ disb thr PERC(incl home visit) extra's like leasehold refer</b>			01604 620890 Kelly	Extra services available purchase, lease and transfer of title	Based in Northampton cover nationally	Call 01326 567970		Marketing allowance thr Club if panels used please refer
Poynton Law	<b>Exclusive</b>		£595 + VAT + dis incl home visit inc weekends			01625 837937	Extra service available purchase, lease and transfer of title	Based in Poynton covering national	Call 01326 567970		Marketing allowance thr Club if panels used please refer

Other services											
The PI Desk	Marketing leading rates		Specialist large brokerages through to sole traders	Excellent claim support service		High quality service, help and guidance	Competitive rates, call Jane for simple 1 page quote request	call Jane 01326 567970 simple 1 page quote			Cheaper deals with specialist in the market.
Benefits & sourcing											
Freeben- Pension credit	£40.50 per annum discount 10% year on year		Exclusive	Free 30day Trial		Online www.freeben.co.uk	Pension credit assessment calculator	Online			Access to tool as discounted rates.
IRESS- product sourcing	Free		FREE ACCESS- No bank details required	Sourcing system		online	on home web page	Username and password will be sent by email from Iress with link	Free for as many times as you use		Giving you the tools - sponsored by Just Retirement

Always check with lender before submission as deals subject to change 13th March 2019. Call 01326 567970 [www.thepremierequityreleaseclub.co.uk](http://www.thepremierequityreleaseclub.co.uk)



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