

|  | 29th May 2019<br>PERC RATE<br>AER   | MER<br>RATE                                 | Product  | Drawdown  | Option<br>I pay<br>rule                  | KFI's & Rates<br>call 01326<br>567970  | Arrangement fee  | Valuation                                | Cashback  | ERC's   | Lenders & PERC<br>Proc fees   |
|---|---|---|--|---|--|--|--|--|---|---|---|
| Fixed Rate  | Lifetime Mortgage   |   |  |   |  |  |  |  |   |   |   |
| NEW INCOME<br>LIFETIME from<br>Legal & General                                  | from 4.09%  | 4.02%                                       | MONTHLY INCOME<br>for a period 10 - 25<br>years  | Monthly draw<br>down  | only if<br>monthly<br>stopped            | On-Line perc<br>route please   | £599   | Free                                     | N/a   | Gilts   | 2.25% of initial<br>and 2.25% of trail<br>commission                      |
| Aviva   | **Bespoke rates.<br>Individual per client<br>please call 01326<br>567970                  | n/a   | Flexi/ Enhanced-<br>Sample rates on web<br>and irect to<br>individual call 01326<br>567970 | YES min £2000   | 10%                                      | Call 01326<br>567970   | £5 -extended   | Opt for Free to £5M<br>85% rule on flats | £0, £500 or £1000   | Gilt to age, ERC<br>exempt 2-1  | **2.25% + reserve<br>0.75 max £500<br>(DA refer) LARGE<br>loans refer     |
| Aviva   | ** Bespoke rates.<br>Individual per client<br>please call 01326<br>567970                 | n/a   | As above   | NO  | 10%                                      | Call 01326<br>567970   | £5 -extended   | Opt for free to £5M<br>85% rule on flats | £0, £500, £1000   | Gilt to age ERC<br>exempt 2-1- new gilt<br>changes from 30th<br>May                                     | **2.25% (DA<br>refer)LARGE loans<br>refer                                 |
| Canada Life   | 3.86% Lite 4.35%<br>Gold- 4.69% Gold<br>Plus and 5.55%<br>Platinum                        | 3.79%,4<br>.27%,4.<br>59%,<br>5.41%         | CAPITAL SELECT-<br>D/Size after 5 years,<br>2B1waiver +<br>inheritance<br>guarantee.       | ADD 0.21% AER   | 10%                                      | <a href="mailto:hf-support@canadalive.co.uk">hf-<br/>support@ca<br/>nadalive.co.u<br/>k-request<br/>PERC route</a> | Waived until 21st<br>June 2019- normally<br>£650/£795 add or pay | Free no cap                              | n/a   | ERC yr 1-5 =5% yr 6-<br>8=3%  | 2.3% min £500<br>reserve 1% paid<br>up front- refer for<br>marketing fee. |
| Canada Life   | Capital Select<br>Platinum PLUS-<br>6.65% from age 60<br>@ 34%                            | 6.46%                                       | Capital Select<br>Platinum PLUS  | yes load rate<br>.21% AER .20%<br>MER                           | 10%                                      | <a href="mailto:hf-support@canadalive.co.uk">hf-<br/>support@ca<br/>nadalive.co.u<br/>k-request<br/>PERC route</a> | NO FEES  | FREE- no cap                             | N/a   | 5% iin year 1-5 and<br>3% year 6-8  | 2.3% min £500<br>reserve 1% paid<br>up front- refer for<br>marketing fee. |
| Canada Life - Prev<br>Retirement<br>Advantage (No<br>NI)                        | From 4.09%  | 4.02%4.<br>39%/5.4<br>5%6.38<br>%/<br>6.67% | Lifestyle<br>Lite/Gold/Gold Plus<br>& Platinum- Roll up-<br>Max loan £1million             | Add 0.2% if<br>reserve<br>required                              | N/a                                      | <a href="mailto:hf-support@canadalive.co.uk">hf-<br/>support@canad<br/>alive.co.uk-<br/>request PERC<br/>route</a> | £650/£795 Scotland<br>add or pay                                 | Free no cap                              | on higher rate 3%<br>cash back  | ERC yr 1-5 = 5%<br>6-8 =3% 9+ nil   | 2.3% min £500-<br>reserve 1% paid<br>up front refer for<br>marekting fee  |
| Canada Life<br>(no NI)  | ***5.69% Gold<br>Platinum from age<br>60 = 6.29% reserve<br>available at extra<br>0.2%MER | 5.55%<br>Gold &<br>6.12%<br>Platinu<br>m    | SELF CERT STYLE<br>*Voluntary Select<br>MARKET LEADING<br>Gold, Platinum                   | Yes to max but<br>loaded by 0.2%<br>monthly- Paid<br>at comp 1% | Day 1to<br>15% per<br>annum              | <a href="mailto:hf-support@canadalive.co.uk">hf-<br/>support@canad<br/>alive.co.uk-<br/>request PERC<br/>route</a> | £650/ £795 Scot add<br>or pay                                    | Free                                     | 3% cash back higher<br>rates - NEW ERC on<br>cash back Yr 1-5<br>=8% and 6-8 = 6% | ERC yr 1-5 = 5%<br>6-8 =3% 9+ nil- *<br>C/Back refer,<br>Downsizing ><br>5years and3<br>year Waiver 2B1 | 2.3% min £500-<br>reserve 1% paid<br>up front refer for<br>marekting fee  |
| Canade Life<br>(no NI)  | 5.49% Gold reserve<br>add 0.2% mer<br>5.99%   | 5.36%<br>Gold<br>5.83%<br>platinu<br>m      | Interest select GOLD<br>& Platinum range-<br>flexible underwriting                         | Yes to max but<br>loaded by 0.2%<br>monthly- Paid<br>at comp 1% | Interest<br>50% -<br>100% for<br>5 years | <a href="mailto:hf-support@canadalive.co.uk">hf-<br/>support@canad<br/>alive.co.uk-<br/>request PERC<br/>route</a> | £650/ £795 Scot add<br>or pay                                    | Free                                     | Cash back at higher<br>rates  | ERC yr 1-5 = 5%<br>6-8 =3% 9+ nil<br>Downsing > 5<br>years and waiver<br>3 years 2B1                    | 2.3% min £500-<br>reserve 1% paid<br>up front refer for<br>marekting fee  |

|   |  |                                |   |  |   |  |                              |                                    |  |   |   |
|---|--|--------------------------------|---|--|---|--|------------------------------|------------------------------------|--|---|---|
| <b>Canade Life</b> (no NI)<br>BESPOKE<br>underwriting | <b>5.29%</b>   | 5.17%                          | Prestige Options<br>Large Loans<br>£250,000 - £2million<br>with max property<br>value of £6million if<br>over refer.  | Yes Rate<br>loaded by 0.2%<br>monthly                    | n/a   | Online need<br>paper<br>registration-<br>one club route<br>see above | £650/£795 Scot add<br>or pay | Free                               | N/a  | 10% for 1-5 and<br>5% 6-10  | 2.3% Max £30,000<br>capped  |
| <b>Hodge</b><br>(no Northern Ireland)                 | 3.85% Lump<br>sum 4.0% Flexible  | 3.78%<br>Lump<br>3.93%<br>flex | Downsizing/ flexible<br>and Lump Sum  | on flexible  | 10%   | 0800731 4076<br>QUOTE PERC   | from 15th March no<br>fee    | from 15th March free<br>val to £1m | No   | Gilt/ Down/gu'tee-<br>5,4,3,2,1 with no<br>erc if moving after<br>5 years       | 2.25% + 0.15%<br>reserve club deal<br>(standard 2%)Max<br>£11,250 |
| Hodge ( no<br>Northern Ireland)                       | <b>4.30% lump 4.45%<br/>flexi</b>  | <b>4.22% &amp;<br/>4.36%</b>   | Lump and Flexi PLUS   | on flexible  | 10%   | 0800 731<br>4076 quote<br>PERC%                                      | from 15th March no<br>fee    | Free val to £1m                    | no   | Gilt/Down/Gu'tee<br>5,4,3,2,1 with no ER<br>after 5 years                       | 2.25% + 0.15%<br>reserve club deal<br>(standard 2%)Max<br>£11,250 |
| <b>Just</b>   | 4.54% from<br>2/5/19AER lump<br>4.59% flex   | 4.45%/4<br>.5%                 | J 1   | Yes min £2000<br>see end colum                           | 10%<br>immediat<br>ely = 6                                      | Quote PERC<br>/app section<br>19                                     | £600 can be added            | Free valuation                     | <b>No</b>  | Gilt max 20%-<br>10% in 12 up to<br>6 payments &<br>Compassion 3<br>year 2 to 1 | 2%min £600 -<br>reserve 2% drip<br>once over £600                 |
| <b>Just</b><br>(No NI)                                | J 2no cash back no<br>payments from<br>4.60% J3 no C/B and<br>no £ 5.44% 2/5/19 J4<br><u>new rate no reserve</u><br><u>5.89% MER</u> | 4.51% +                        | Just For You Lifetime<br>Mortgage- Interest<br>service 4 tiers rate<br>drop reward (25% -<br>100%)and payment<br>hol up to 3 cons in 12<br>or 10% or roll up-<br>**reserves available<br>at a small extra % | YES with slight<br>rate loading<br>0.1%- max<br>£200,000 | yes some<br>or all<br>interest<br>or 10%<br>immediat<br>ely = 6 | 0845 302<br>2287   | NO FEE exclusive             | Free valuation- semi<br>exclusive  | Cash back min loan<br>range from £30,000<br>- £40,000( range<br>£500, £100, £1500<br>and £2,000) aate<br>loaded call 01326<br>567970 | Gilt max 20%-<br>Compassion 3<br>year 2-1                                       | 2% min £600   |
| <b>Just</b><br>(No NI)                                | J5 -6.05%  | 5.89%                          | Lump Sum Plus<br>Enhanced based on<br>medical condition   | yes  | 10%<br>immediat<br>ely = 6                                      | on line % Kif<br>0845 302<br>2287 quote<br>PERC                      | £600                         | Free valuation                     | cash back available<br>but high loans and<br>higher rate   | Gilt max 20%-<br>10% in 12 up to<br>6 payments &<br>Compassion 3<br>year 2-1    | 2% min £600   |

|                                    |  |                             |  |                                     |  |                    |  |  |                       |                              |  |
|------------------------------------|--|-----------------------------|--|-------------------------------------|--|--------------------|--|--|-----------------------|------------------------------|--|
| <b>Legal &amp; General</b> (No NI) | 3.55% £599 fee or 3.59% no fee or 3.979% c/B   | from 3.49%                  | 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% immediat ely- 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 | <b>2.85%min</b> £500 Max £10,000 (if over rebated to client) reserve drip once over £500 of 1% Club deal - standard (2.75% on initial) |
| <b>Legal &amp; General</b> (no NI) | 3.55%- £599 fee or 3.59% no fee and 3.79% C/B  | from 3.49%                  | ORANGE - Flexible/ Opt - options as above  | YES Large-min £2000 paid on drip 1% | 10% immediat ely- 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 | 2.85% as above   |
| <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% immediat ely- 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 | 2.85% as above   |
| <b>Legal &amp; General</b> (no NI) | 3.99% - £599 or 4.03% no fee or 4.23% with C/B | from 3.92%                  | GREEN as above   | Yes                                 | 10% immediat ely- 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 | 2.85% as above   |
| Legal & General                    | <b>4.19%- 4.23% and c/b 4.43%</b>              | <b>4.11/ 4.15 and 4.34%</b> | Turquoise  | Yes                                 | 10%  | 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 | 2.85% as above   |
| <b>Legal &amp; General</b> (no NI) | 4.64% - £599 or 4.54% no fee or 4.88% with C/B | from 4.54%                  | BLUE as above  | Yes                                 | 10% immediat ely- 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 | 2.85% as above   |

|                                       |  |                                 |   |   |   |  |   |   |  |  |   |
|---------------------------------------|--|---------------------------------|---|---|---|--|---|---|--|--|---|
| <b>Legal &amp; General</b><br>(no NI) | 5.08% -£599 fee or 5.12% no fee and 5.32% with C/B                                     | from 4.97%                      | Navy 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   | 2.85%as above   |
| <b>Legal &amp; General</b><br>(no NI) | 5.47% -£599 fee or 5.51% no fee and 5.71% with C/B                                     | from 5.34%                      | 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   | 2.85%as above   |
| <b>Legal &amp; General</b><br>(no NI) | 3.45% - £599 fee and 3.49% no fee  | from 3.40%                      | BLACK 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   | 2.2%min £500 Max £10,000- anything over rebated to client     |
| <b>LV=</b><br>(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><br>(no NI)                 | 3.45% - 4.01%  | 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 waived for loans over £50,000 until 28th June 2019                                 | 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><br>(no NI)         | LITE range 4.03% AER lump and 4.34% AER drawdown choice 4.14% lump 4.54% for draw down | 3.96%/4.24% and 4.06% and 4.45% | Capital choice LITE NEW & Capital Choice Max £1.5 million       | Lump sum on draw down 2X                    | YES from £50 to 10%- Day 1                    | 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 (standard 2%) Draw down 1.5% on drip |
| more 2 life (no NI)                   | 4.67% / cb 5.02%or Draw down 4.82%   | 4.57% / 4.91% or DD 4.72%       | 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><br>(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 5.95%</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><br>(no NI)  | Range from 6.33% - 6.73%   | 6.15%-6.53%                                       | Tailored Choice MIN VAL £70,000 - <u>medical % WEB</u> <a href="http://www.more2life.co.uk">www.more2life.co.uk</a> | 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%)   |
| <b>Pure Retirement</b> (no NI) | 4.89%, 5.20% and 5.78%   | 4.78%, 5.08%, 5.63%                               | DD1   | Yes Min £5000 paid 1.15%                         | No                    | on line PLEASE PERC in reg and use PERC in KFI production               | None saving £895              | <b>Free val to £2m</b>   | £1,400   | Gilts Max 25%                                       | 2.3% Club deal Quote PERC on Registration and PERC APP(standard 1.75%)-reserve 1.15% on drip |
| <b>Pure Retirement</b> (no NI) | 4.74%, 5.05% and 5.63%   | 4.64%, 4.94%, 5.49%                               | DD2   | yes- LARGE Min £5000 paid 1.15%                  | No                    | on line PLEASE PERC in reg and use PERC on KFI production               | £895 added-£600 contributions | Free val to £2m  | £600   | Gilt max 25%  | 2.3% Club deal Quote PERC on Reg and APP(standard 1.75%)reserve 1.15% on drip                |
| <b>Pure Retirement</b> (no NI) | 5.04%, 5.35%, 5.77%  | 4.93%, 5.22%, 5.77%                               | DD3   | Yes Large min £5000 paid 1.15% on drip           | No                    | on line PLEASE PERC in reg and use PERC on KFI production               | £895 added -                  | Free val to £2m  | 2% C/B if over £45K and 2.5%- if loan over £75,000   | Gilts max 25%                                       | 2.3% Club deal Quote PERC on Reg and APP(standard 1.75%)reserve 1.15% on drip                |

|  |  |                                    |  |   |                               |   |                             |                                     |  |  |  |
|--|--|------------------------------------|--|---|-------------------------------|---|-----------------------------|-------------------------------------|--|--|--|
| Pure Retirement (no NI)                              | Rates from MER 3.83%- 6.21% tiered in 5 levels and 3 levels of contributions     | 3.83%-6.21%                        | Sovereign range  | Yes rates increase depending on 1X or 1.5X or max | No                            | online please PERC in re and PERC online for KFI  | contribution and cash backs | Free val                            | higher rate 2% 45K-75K and if 75+ 2.5% | FIXED some 5% 1-5 and 3% 60-8 and others ERC 6% in year 1-5 and 4% 6-8               | 2.3% club deal Quote PERC on Reg and KFI (standard 1.75%) Paid on Initial ONLY |
| <b>Variable mortgage</b>                             | <b>Linked to CPI</b>   |                                    |  |   |                               |   |                             |                                     |  |  |  |
| <b>OneFamily (no NI)</b>                             | 2yr Fixed until 30th Nov 2021 Lite 3.61% standard 4.28%- VARIABLE 4.80 and 5.22% | 3.55% /4.20% and VAR 4.70% & 5.10% | Voluntary Lite & standard- LUMP SUM Market leading over 55-loans up to £750,00 | No  | 10% immediately               | 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 1-3 5,4,3,2,1 and nothing after year 8- Downsizing 5 years             | 2.3% (standard 2.1%)   |
| <b>OneFamily (no NI)</b>                             | 2yr Fixed until 30th Nov 2021 Lite 3.61% standard 4.28%- VARIABLE 4.80 and 5.22% | 3.55% or 4.20% or 4.7% /5.10%      | Interest ROLL up - Lump sum Lite & standard- Loans £750,00                     | No  | No- can switch to above       | 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 1-3 5,4,3,2,1 and nothing after year 8- Downsizing 5 years             | 2.3% (standard 2.1%)   |
| <b>Over 55 BTL</b>                                   | <b>Second Homes</b>  |                                    |  |   |                               |   |                             |                                     |  |  |  |
| <b>Canada Life (no NI)</b>                           | 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 Scot 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%  |
| <b>LV= (no NI)</b>                                   | standard from 3.40% 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>                     |  |                                    |  |   |                               |   |                             |                                     |  |  |  |
| <b>Legal &amp; General</b>                           | 4.09%  | 4.02%                              | <b>Income Lifetime- Pink, yellow, Blue and Indigo</b>                          | 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>   |                                    |  |   |                               |   |                             |                                     |  |  |  |
| <b>Crown</b>   | 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<br>NEW 7th May Fixed<br>from 3.20%- Min<br>val £100,000 |  | <b>Retirement<br/>(afforability)- from<br/>age 50 -switch to ER<br/>at the youngest 80</b> | N/a      | 10% | 0800 731<br>4076                       | £995 added/<br>deducted or paid<br>higher rate free fee | £99 deal up to £350K<br>over dis                            | NO     | % first 5 years.   | 1.25% min £300  |
| Hodge NOW IN<br>SCOTLAND<br>(no NI)           | Refer to lender 7/5<br>May new fixed<br>from 2.99%                      |  | 55+ mortgage IO ><br>youngest 50- 70%min<br>property £120,000<br>min loan £20,000          | n/a      | 10% | 0800 731<br>4076                       | 995 or fee free higher<br>rate                          | Remortgage legal<br>package & valuation<br>deal to £350,000 | no     | on 2 year deal 2<br>year tie in 5 year<br>= 5 year tie in. | 0.5% minimum<br>£225                                      |
| Bath b/S                                      | <b>Refer to Lender</b>  |  | to 05%   |          |     | 01225<br>475702/47573                  | Refer   | to  | Lender |  |   |
| Buckingham<br>Building Society<br>(Eng/Wales) | Refer to lender   |  | no upper age limits<br>Min Loan £50,000-<br>Age restricted refer                           | N/a      |     | 01494 877242                           | Refer to Lender   | refer   | No     | Refer  | Refer   |
| Dudley B/S                                    | <b>Refer to lender</b>  |  | refer to lender<br>manay schemes   |          |     | 01384 231414                           | Refer   | to  | Lender |  |   |
| Hanley Economic<br>B/S                        | <b>Refer to lender</b>  |  | to 50%   |          |     | 01782 255000                           | Refer   | to  | Lender |  |   |
| Ipswich Building<br>Society                   | Refer to lender   |  | max LTV up to 90%<br>min<br>Pension£20,000pa   | N/a      |     | 0330 123<br>1073                       | Refer to lender   | Refer   | No     | Refer  | Refer   |
| Leeds building<br>Society                     | <b>Refer to lender<br/>web site</b>                                     |  | Up to 55% 2,3,5 year<br>money  | N/a      |     | www.leedsbui<br>ldingsociety.c<br>o.uk | £999  | free  | n/a    | ERC in fix or disc<br>periods only                         | Refer   |
| Marsden Building<br>Society incl BTL to<br>85 | Range 2 and 3<br>years  |  | > 60% earned income<br>up to 75- Min prop<br>£150,000                                      | mortgage | 5%  | 01282 440577                           | Booking and Arr fee                                     | Refer   | No     | ERC in fix or disc<br>periods only                         | Refer 01282<br>440577 Heather-<br>0.4% to max of<br>£1750 |
| Monmouthshire<br>Building Society             | Refer to lender   |  | limited postcodes.<br>BTL on the 8<br>postcodes.   | N/a      |     | 01633 844<br>351 Dan                   | Refer to Lender   | Refer   |        | Refer  | Refer   |
| Newbury B/S                                   | <b>Refer to Lender</b>  |  | to 50%   | N/a      |     | 01635 918000                           | Refer   | to  | Lender |  |   |
| Nottingham B/S                                | <b>Refer to Lender</b>  |  | to 40%   | N/a      |     | 0344 481<br>4444                       | Refer   | to  | Lender |  |   |
| Post Office/Bank of<br>Ireland                | <b>Refer to lender</b>  |  | online lender  | N/a      |     | www.postoffic<br>e.co.uk/mortg<br>ages | Refer   | to  | Lender |  |   |
| Scottish Building<br>Society (Scotland)       | Refer to lender   |  | Min age 65 & no<br>upper age limit. Max<br>LTV's 35%                                       | N/a      |     | 0131 313<br>7755 or local<br>office%   | See rates from 0 to<br>£799                             | From £100   | N/a    | 3% for first 3<br>years                                    | Refer   |
| The Family B/Soc                              | <b>Refer to Lender</b>  |  | income booster   | N/a      |     | 01372 744155                           | Refer   | to  | Lender |  |   |
| Tipton & Coseley                              | Refer to Lender   |  | to 60^   | N/a      |     | 0121 521<br>4045                       | Refer   | to  | Lender |  |   |

|                         |  |  |  |                                 |     |   |  |  |  |                     |  |
|-------------------------|--|--|--|---------------------------------|-----|---|--|--|--|---------------------|--|
| 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  | N/a                             |     | 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     | Exclusive*London Premier Service @ £750 = vat and Dis-London office* |  | £495+ Vat + Dis - thr PERC ( if locum/home slight extra as leashold)   |                                 |     | 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           | Exclusive  |  | £595 + 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/ direct 01257 686386 |                     | Marketing allowance thr Club if panels used please refer |
| Gilroy Steele           | Exclusive  |  | £595+ VAT+ disb thr PERC(incl home visit) extra's like leasehold refer |                                 |     | 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 |
| <b>Other services</b>   |  |  |  |                                 |     |   |  |  |  |                     |  |
| 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.             |
| <b>Benefits</b>         | <b>&amp; sourcing</b>  |  |  |                                 |     |   |  |  |  |                     |  |
| 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 29th May 2019. Call 01326 567970 [www.thepremierequityreleaseclub.co.uk](http://www.thepremierequityreleaseclub.co.uk)



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