App fee free At age 70			
LTV @ 70	LV= AER	MER	APR
25%	2.92%	2.88%	3.0%
26%	2.92%	2.88%	3.0%
27%	2.92%	2.88%	3.0%
28%	2.97%	2.93%	3.0%
29%	2.97%	2.93%	3.0%
30%	3.06%	3.02%	3.1%
31%	3.06%	3.02%	3.1%
32%	3.20%	3.15%	3.2%
33%	3.20%	3.15%	3.2%
34%	3.26%	3.21%	3.3%
35%	3.28%	3.23%	3.3%
36%	3.34%	3.29%	3.40%
37%	3.45%	3.40%	3.50%

App fee included At age 70			
LTV @ 70	LV= AER	MER	APR
25%	2.92%	2.88%	3.1%
26%	2.92%	2.88%	3.1%
27%	2.92%	2.88%	3.1%
28%	2.97%	2.93%	3.2%
29%	2.97%	2.93%	3.2%
30%	3.06%	3.02%	3.2%
31%	3.06%	3.02%	3.2%
32%	3.20%	3.15%	3.4%
33%	3.20%	3.15%	3.4%
34%	3.26%	3.21%	3.4%
35%	3.28%	3.23%	3.5%
36%	3.34%	3.29%	3.50%
37%	3.45%	3.40%	3.60%

Applies to ages 60 to 74

App fee free At age 75					
LTV @ 75	LTV @ 75 LV= AER MER APR				
30%	2.92%	2.88%	3.00%		
31%	2.92%	2.88%	3.00%		
32%	2.92%	2.88%	3.00%		
33%	2.97%	2.93%	3.00%		
34%	2.97%	2.93%	3.00%		
35%	3.06%	3.02%	3.10%		
36%	3.06%	3.02%	3.10%		
37%	3.20%	3.15%	3.20%		
38%	3.20%	3.15%	3.20%		
39%	3.26%	3.21%	3.30%		
40%	3.28%	3.23%	3.30%		

App fee included At age 75				
LTV @ 75 LV= AER MER APR				
30%	2.92%	2.88%	3.10%	
31%	2.92%	2.88%	3.10%	
32%	2.92%	2.88%	3.10%	
33%	2.97%	2.93%	3.20%	
34%	2.97%	2.93%	3.20%	
35%	3.06%	3.02%	3.20%	
36%	3.06%	3.02%	3.20%	
37%	3.20%	3.15%	3.40%	
38%	3.20%	3.15%	3.40%	
39%	3.26%	3.21%	3.40%	
40%	3.28%	3.23%	3.50%	

Applies to age 75

Max Platinum Platinum+

Max

41%	3.34%	3.29%	3.40%
N\a	N∖a	N∖a	N∖a

41%	3.34%	3.29%	3.50%
N\a	N∖a	N∖a	N∖a

Platinum
Platinum+ (not available)

App fee free At age 76			
LTV @ 76	LV= AER	MER	APR
31%	2.92%	2.88%	3.00%
32%	2.92%	2.88%	3.00%
33%	2.92%	2.88%	3.00%
34%	2.97%	2.93%	3.00%
35%	2.97%	2.93%	3.00%
36%	3.06%	3.02%	3.10%
37%	3.06%	3.02%	3.10%
38%	3.20%	3.15%	3.20%
39%	3.20%	3.15%	3.20%
40%	3.26%	3.21%	3.30%
41%	3.28%	3.23%	3.30%
N∖a	N∖a	N∖a	N∖a
N∖a	N∖a	N∖a	N∖a

App fee included At age 76			
LTV @ 76	LV= AER	MER	APR
31%	2.92%	2.88%	3.10%
32%	2.92%	2.88%	3.10%
33%	2.92%	2.88%	3.10%
34%	2.97%	2.93%	3.20%
35%	2.97%	2.93%	3.20%
36%	3.06%	3.02%	3.20%
37%	3.06%	3.02%	3.20%
38%	3.20%	3.15%	3.40%
39%	3.20%	3.15%	3.40%
40%	3.26%	3.21%	3.40%
41%	3.28%	3.23%	3.50%
N∖a	N∖a	N∖a	N∖a
N∖a	N∖a	N∖a	N∖a

Applies to ages 76 +

Max Platinum (not available) Platinum+ (not available)