

App fee free At age 70				App fee included At age 70				Applies to ages 60 to 74
LTV @ 70	LV= AER	MER	APR	LTV @ 70	LV= AER	MER	APR	
25%	3.49%	3.44%	3.5%	25%	3.49%	3.44%	3.7%	
26%	3.54%	3.48%	3.6%	26%	3.54%	3.48%	3.7%	
27%	3.54%	3.48%	3.6%	27%	3.54%	3.48%	3.7%	
28%	3.54%	3.48%	3.6%	28%	3.54%	3.48%	3.7%	
29%	3.59%	3.53%	3.6%	29%	3.59%	3.53%	3.8%	
30%	3.59%	3.53%	3.6%	30%	3.59%	3.53%	3.8%	
31%	3.59%	3.53%	3.6%	31%	3.59%	3.53%	3.8%	
32%	3.69%	3.63%	3.7%	32%	3.69%	3.63%	3.9%	
33%	3.69%	3.63%	3.7%	33%	3.69%	3.63%	3.9%	
34%	3.69%	3.63%	3.7%	34%	3.69%	3.63%	3.9%	
35%	3.79%	3.73%	3.8%	35%	3.79%	3.73%	4.0%	Max
36%	3.89%	3.82%	3.90%	36%	3.89%	3.82%	4.10%	Platinum
37%	3.99%	3.92%	4.00%	37%	3.99%	3.92%	4.20%	Platinum+
App fee free At age 75				App fee included At age 75				Applies to age 75
LTV @ 75	LV= AER	MER	APR	LTV @ 75	LV= AER	MER	APR	
30%	3.49%	3.44%	3.50%	30%	3.49%	3.44%	3.70%	
31%	3.54%	3.48%	3.60%	31%	3.54%	3.48%	3.70%	
32%	3.54%	3.48%	3.60%	32%	3.54%	3.48%	3.70%	
33%	3.54%	3.48%	3.60%	33%	3.54%	3.48%	3.70%	
34%	3.59%	3.53%	3.60%	34%	3.59%	3.53%	3.80%	
35%	3.59%	3.53%	3.60%	35%	3.59%	3.53%	3.80%	
36%	3.59%	3.53%	3.60%	36%	3.59%	3.53%	3.80%	
37%	3.69%	3.63%	3.70%	37%	3.69%	3.63%	3.90%	
38%	3.69%	3.63%	3.70%	38%	3.69%	3.63%	3.90%	
39%	3.69%	3.63%	3.70%	39%	3.69%	3.63%	3.90%	
40%	3.79%	3.73%	3.80%	40%	3.79%	3.73%	4.00%	Max
41%	3.89%	3.82%	3.90%	41%	3.89%	3.82%	4.10%	Platinum
N\	N\	N\	N\	N\	N\	N\	N\	Platinum+ (not available)
App fee free At age 76				App fee included At age 76				Applies to ages 76 +
LTV @ 76	LV= AER	MER	APR	LTV @ 76	LV= AER	MER	APR	
31%	3.49%	3.44%	3.50%	31%	3.49%	3.44%	3.70%	
32%	3.54%	3.48%	3.60%	32%	3.54%	3.48%	3.70%	
33%	3.54%	3.48%	3.60%	33%	3.54%	3.48%	3.70%	
34%	3.54%	3.48%	3.60%	34%	3.54%	3.48%	3.70%	
35%	3.59%	3.53%	3.60%	35%	3.59%	3.53%	3.80%	
36%	3.59%	3.53%	3.60%	36%	3.59%	3.53%	3.80%	
37%	3.59%	3.53%	3.60%	37%	3.59%	3.53%	3.80%	
38%	3.69%	3.63%	3.70%	38%	3.69%	3.63%	3.90%	
39%	3.69%	3.63%	3.70%	39%	3.69%	3.63%	3.90%	
40%	3.69%	3.63%	3.70%	40%	3.69%	3.63%	3.90%	
41%	3.79%	3.73%	3.80%	41%	3.79%	3.73%	4.00%	Max
N\	N\	N\	N\	N\	N\	N\	N\	Platinum (not available)
N\	N\	N\	N\	N\	N\	N\	N\	Platinum+ (not available)

App fee free + 1% Cashback At age 70				Applies to ages 60 to 74
LTV @ 70	LV= AER	MER	APR	
25%	3.50%	3.45%	3.5%	
26%	3.55%	3.49%	3.5%	
27%	3.55%	3.49%	3.5%	
28%	3.55%	3.49%	3.5%	
29%	3.60%	3.54%	3.6%	
30%	3.60%	3.54%	3.6%	
31%	3.60%	3.54%	3.6%	
32%	3.70%	3.64%	3.7%	
33%	3.70%	3.64%	3.7%	
34%	3.70%	3.64%	3.7%	
35%	3.80%	3.74%	3.8%	Max
36%	3.90%	3.83%	3.90%	Platinum
37%	4.00%	3.93%	4.00%	Platinum+

App fee free + 1% Cashback At age 75				Applies to age 75
LTV @ 75	LV= AER	MER	APR	
30%	3.50%	3.45%	3.50%	
31%	3.55%	3.49%	3.50%	
32%	3.55%	3.49%	3.50%	
33%	3.55%	3.49%	3.50%	
34%	3.60%	3.54%	3.60%	
35%	3.60%	3.54%	3.60%	
36%	3.60%	3.54%	3.60%	
37%	3.70%	3.64%	3.70%	
38%	3.70%	3.64%	3.70%	
39%	3.70%	3.64%	3.70%	
40%	3.80%	3.74%	3.80%	Max
41%	3.90%	3.83%	3.90%	Platinum
N\	N\	N\	N\	Platinum+ (not available)

App fee free + 1% Cashback At age 76				Applies to ages 76 +
LTV @ 76	LV= AER	MER	APR	
31%	3.50%	3.45%	3.50%	
32%	3.55%	3.49%	3.50%	
33%	3.55%	3.49%	3.50%	
34%	3.55%	3.49%	3.50%	
35%	3.60%	3.54%	3.60%	
36%	3.60%	3.54%	3.60%	
37%	3.60%	3.54%	3.60%	
38%	3.70%	3.64%	3.70%	
39%	3.70%	3.64%	3.70%	
40%	3.70%	3.64%	3.70%	
41%	3.80%	3.74%	3.80%	Max
N\	N\	N\	N\	Platinum (not available)
N\	N\	N\	N\	Platinum+ (not available)

<b>Implementation date</b>	30/03/2022	08:00	
<b>Product Type (FULL VAL)</b>	<b>New AER</b>	<b>New MER</b>	<b>New APR</b>
Lifetime Mortgage Drawdown+ Lite	3.49%	3.44%	3.50%
Lifetime Mortgage Drawdown+ Standard 1	3.54%	3.48%	3.60%
Lifetime Mortgage Drawdown+ Standard 2	3.59%	3.53%	3.60%
Lifetime Mortgage Drawdown+ Standard 3	3.69%	3.63%	3.70%
Lifetime Mortgage Drawdown+ Max	3.79%	3.73%	3.80%
Lifetime Mortgage Drawdown+ Platinum	3.89%	3.82%	3.90%
Lifetime Mortgage Drawdown+ Platinum Plus	3.99%	3.92%	4.00%
<b>Product Type (FULL VAL + 1% Cashback)</b>	<b>New AER</b>	<b>New MER</b>	<b>New APR</b>
Lifetime Mortgage Drawdown+ Lite	3.50%	3.45%	3.50%
Lifetime Mortgage Drawdown+ Standard 1	3.55%	3.49%	3.50%
Lifetime Mortgage Drawdown+ Standard 2	3.60%	3.54%	3.60%
Lifetime Mortgage Drawdown+ Standard 3	3.70%	3.64%	3.70%
Lifetime Mortgage Drawdown+ Max	3.80%	3.74%	3.80%
Lifetime Mortgage Drawdown+ Platinum	3.90%	3.83%	3.90%
Lifetime Mortgage Drawdown+ Platinum Plus	4.00%	3.93%	4.00%