



A flexible approach to Later Life income.

With Andrew Sadler, Key Account Manager at Suffolk Building Society.

Your clients have been there and done that. That's why Suffolk Building Society has a flexible approach when it comes to the types of income clients can use in retirement and sets no maximum age across our entire product range.

What's more, our expert underwriters will look at each case in detail and on an individual basis. You'll know you're in good hands with real people looking at your client's case.

Take a look at the multiple sources of income we can use when calculating affordability:

We can use 100% of:

- pension income (state and private)
- employed and self-employed income to age 75 (non-manual employed to age 70)
- rental income (average the last 2 years SA302s).

In addition:

- SIPP income - we will use 80% of the fund value, divided by the mortgage term
- 75% of investment income
- Non-working company directors – Dividend income accepted into retirement.

[Tell me more about Later Life](#)

Get in touch.

Whilst we can't list everything we accept, we're always on hand to help! If you want to find out more, or have a case in mind, our approachable team have got you covered.

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Ready to place a case? Submit now by [logging on to our portal](#).

All details and lending criteria correct 17 February 2023.