

TAILORED
Rates

		Tailored Lifetime 5				
		Lump sum				
Cashback	No	2%	4%	5%		
MER	5.85%	6.04%	6.25%	6.35%		
AER	6.01%	6.21%	6.43%	6.54%		
		Tailored Lifetime 5				
		Drawdown				
Cashback	No	2%	4%	5%		
MER	5.85%	6.04%	6.25%	6.35%		
AER	6.01%	6.21%	6.43%	6.54%		
		Tailored Lifetime 6				
		Lump Sum				
Cashback	No	1%	2%	3%	4%	5%
MER	5.95%	6.05%	6.15%	6.25%	6.35%	6.45%
AER	5.11%	6.22%	6.33%	6.43%	6.54%	6.64%
		Tailored Lifetime 6				
		Drawdown				
Cashback	No	1%	2%	3%	4%	5%
MER	5.95%	6.05%	6.15%	6.25%	6.35%	6.45%
AER	6.11%	6.22%	6.33%	6.43%	6.54%	6.64%
		Tailored Lifetime 7				
		Lump Sum				
Cashback	No	1%	2%	3%	4%	5%
MER	6.05%	6.07%	6.11%	6.25%	6.42%	6.58%
AER	6.22%	6.24%	6.28%	6.43%	6.61%	6.78%
		Tailored Lifetime 7				
		Drawdown				
Cashback	No	1%	2%	3%	4%	5%
MER	6.05%	6.07%	6.11%	6.25%	6.42%	6.58%
AER	6.22%	6.24%	6.28%	6.43%	6.61%	6.78%

TAILORED**Rates**

	Tailored Enhanced (ages 55 - 85)
Cashback	No
Min loan	£10,000
MER	6.65%
AER	6.86%

TAILORED
Rates

	Tailored Enhanced (ages 60-74)				
Cashback*	1%	2%	3%	4%	5%
Min loan	£10,000	£20,000	£30,000	£40,000	£50,000
MER	6.95%	7.00%	7.05%	7.10%	7.15%
AER	7.18%	7.23%	7.28%	7.34%	7.39%
	Tailored Enhanced (ages 75 - 85)				
Cashback**	1%	2%	3%	4%	5%
Min loan	£10,000	£20,000	£30,000	£40,000	£50,000
MER	6.95%	7.00%	7.05%	7.10%	7.15%
AER	7.18%	7.23%	7.28%	7.34%	7.39%

*Capped at £6,000

**Capped at £3,000

**TAILORED
LIFETIME**
LTVs

	5	6	7	
Age	55-85	55 - 85	55-85	
	SL & JL	SL & JL	SL	JL
55	25.80	25.90	27.00	26.00
56	26.80	26.90	28.00	27.00
57	27.80	27.90	29.00	28.00
58	28.80	28.90	30.00	29.00
59	29.80	29.90	31.00	30.00
60	32.30	33.00	34.00	
61	33.30	34.00	35.00	
62	34.30	35.00	36.00	
63	35.30	36.00	37.00	
64	36.30	36.80	38.00	
65	37.30	37.60	39.00	
66	38.30	38.80	40.00	
67	39.30	39.80	41.00	
68	40.30	41.00	42.00	
69	41.30	41.90	43.00	
70	42.40	43.00	44.00	
71	43.50	43.60	45.00	
72	44.70	44.90	46.00	
73	45.90	46.00	47.00	
74	47.00	47.20	48.00	
75	48.20	48.50	49.00	
76	49.20	49.50	50.00	
77	50.10	50.30	51.00	
78	51.10	51.50	52.00	
79	51.80	52.40	53.00	
80	52.90	53.50	54.00	
81	53.40	54.10	55.00	
82	53.90	54.70	55.50	
83	54.40	55.10	56.50	
84	54.90	55.70	56.50	
85	55.40	55.90	57.00	

**TAILORED
ENHANCED LTVs**

Age	Single Life (Subject to underwriting) (%)		
55	29.90	to	43.60
56	29.90	to	44.90
57	29.90	to	46.00
58	29.90	to	47.20
59	33.00	to	48.50
60	34.00	to	49.50
61	35.00	to	50.30
62	36.00	to	51.50
63	36.80	to	52.40
64	37.60	to	53.50
65	38.80	to	54.40
66	39.80	to	54.50
67	41.00	to	54.50
68	41.90	to	54.50
69	43.00	to	54.50
70	43.60	to	54.50
71	44.90	to	54.50
72	46.00	to	54.50
73	47.20	to	54.50
74	48.50	to	54.50
75	49.50	to	54.50
76	50.30	to	54.50
77	51.50	to	54.50
78	52.40	to	54.50
79	53.50	to	54.50
80	54.40	to	54.50
81	54.50	to	54.50
82	54.50	to	54.50
83	54.50	to	54.50
84	54.50	to	54.50
85	54.50	to	54.50

**TAILORED
ENHANCED LTVs**

Age	Joint Life (Subject to underwriting) (%)		
55	28.00	to	42.70
56	28.00	to	43.90
57	28.00	to	45.10
58	28.00	to	46.30
59	32.00	to	47.50
60	33.00	to	49.10
61	34.00	to	50.30
62	35.00	to	50.90
63	35.80	to	51.40
64	36.60	to	52.90
65	37.80	to	53.40
66	38.80	to	54.00
67	40.00	to	54.40
68	40.90	to	54.50
69	42.00	to	54.50
70	42.70	to	54.50
71	43.90	to	54.50
72	45.10	to	54.50
73	46.30	to	54.50
74	47.50	to	54.50
75	49.10	to	54.50
76	50.30	to	54.50
77	50.90	to	54.50
78	51.40	to	54.50
79	52.90	to	54.50
80	53.40	to	54.50
81	54.00	to	54.50
82	54.40	to	54.50
83	54.50	to	54.50
84	54.50	to	54.50
85	54.50	to	54.50

