

TAILORED
Rates

	Tailored Lifetime 1 (ages 55-70)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.46%	3.66%	3.51%	3.71%
AER	3.52%	3.72%	3.57%	3.77%
	Tailored Lifetime 1 (ages 71+)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.70%	3.90%	3.75%	3.95%
AER	3.76%	3.97%	3.82%	4.02%
	Tailored Lifetime 2			
	Lump sum		Drawdown	
MER	3.78%		3.83%	
AER	3.85%		3.90%	
	Tailored Lifetime 3 (ages 55-70)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.72%	3.91%	3.90%	4.09%
AER	3.78%	3.98%	3.97%	4.17%
	Tailored Lifetime 3 (ages 71+)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.77%	3.96%	3.95%	4.14%
AER	3.84%	4.03%	4.02%	4.22%
	Tailored Lifetime 5			
	Lump sum			
Cashback	No	2%	4%	5%
MER	3.96%	4.15%	4.36%	4.46%
AER	4.03%	4.23%	4.45%	4.55%

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	Tailored Lifetime 5			
	Drawdown			
Cashback	No	2%	4%	5%
MER	4.01%	4.20%	4.41%	4.51%
AER	4.08%	4.28%	4.50%	4.60%
	Tailored Enhanced (ages 55+)			
Cashback	No			
Min loan	£10,000			
MER	5.70%			
AER	5.85%			
	Tailored Enhanced (ages 60-74)			
Cashback*	1%	2%	3%	4%
Min loan	£10,000	£20,000	£30,000	£40,000
MER	6.00%	6.05%	6.10%	6.15%
AER	6.17%	6.22%	6.27%	6.33%
	Tailored Enhanced (ages 75+)			
Cashback**	1%	2%	3%	4%
Min loan	£10,000	£20,000	£30,000	£40,000
MER	6.00%	6.05%	6.10%	6.15%
AER	6.17%	6.22%	6.27%	6.33%

*Capped at £6,000

**Capped at £3,000

**TAILORED
LIFETIME**
LTVs

	1		2	3		5
Age	55-70	71+	55-70	55-70	71+	55+
55	21.50	N/A	23.00	23.80	N/A	25.30
56	22.50	N/A	24.00	24.90	N/A	26.30
57	23.50	N/A	25.00	25.80	N/A	27.30
58	24.50	N/A	26.00	26.90	N/A	28.30
59	25.60	N/A	27.00	27.80	N/A	29.30
60	26.90	N/A	28.70	29.20	N/A	31.10
61	28.00	N/A	29.80	30.30	N/A	32.10
62	29.00	N/A	30.70	31.30	N/A	33.10
63	30.00	N/A	31.70	32.30	N/A	34.10
64	31.10	N/A	32.70	33.40	N/A	35.10
65	32.20	N/A	33.70	34.40	N/A	36.10
66	33.20	N/A	34.70	35.40	N/A	37.10
67	34.20	N/A	35.70	36.50	N/A	38.10
68	35.20	N/A	36.70	37.50	N/A	39.10
69	36.20	N/A	37.70	38.50	N/A	40.10
70	37.20	N/A	39.00	39.50	N/A	41.20
71	N/A	38.20	N/A	N/A	40.60	42.30
72	N/A	39.20	N/A	N/A	41.60	43.50
73	N/A	40.30	N/A	N/A	42.70	45.00
74	N/A	41.30	N/A	N/A	44.00	46.20
75	N/A	42.40	N/A	N/A	45.20	47.30
76	N/A	43.40	N/A	N/A	46.40	48.30
77	N/A	44.50	N/A	N/A	47.40	49.30
78	N/A	45.40	N/A	N/A	48.40	50.30
79	N/A	46.40	N/A	N/A	49.00	51.00
80	N/A	47.20	N/A	N/A	50.00	52.00
81	N/A	47.90	N/A	N/A	51.00	53.00
82	N/A	48.70	N/A	N/A	51.60	53.50
83	N/A	49.50	N/A	N/A	52.00	53.50
84	N/A	50.10	N/A	N/A	52.20	53.50
85+	N/A	50.90	N/A	N/A	52.40	54.40

**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		

**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		