

**TAILORED**
**Rates**

	Tailored Lifetime 1 (ages 55-70)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.71%	3.91%	3.76%	3.96%
AER	3.77%	3.98%	3.83%	4.03%
	Tailored Lifetime 1 (ages 71 - 85)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.80%	4.00%	3.85%	4.05%
AER	3.87%	4.07%	3.92%	4.13%
	Tailored Lifetime 2			
	Lump sum		Drawdown	
MER	3.83%		3.88%	
AER	3.90%		3.95%	
	Tailored Lifetime 3 (ages 55-70)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.84%	4.03%	3.89%	4.08%
AER	3.91%	4.11%	3.96%	4.16%
	Tailored Lifetime 3 (ages 71 - 85)			
	Lump sum		Drawdown	
Cashback	No	2%	No	2%
MER	3.89%	4.08%	3.94%	4.13%
AER	3.96%	4.16%	4.01%	4.21%
	Tailored Lifetime 5			
	Lump sum			
Cashback	No	2%	4%	5%
MER	3.90%	4.09%	4.30%	4.40%
AER	3.97%	4.17%	4.39%	4.49%

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	Tailored Lifetime 5				
	Drawdown				
Cashback	No	2%	4%	5%	
MER	3.95%	4.14%	4.35%	4.45%	
AER	4.02%	4.22%	4.44%	4.54%	
	Tailored Enhanced (ages 55 - 85)				
Cashback	No				
Min loan	£10,000				
MER	5.60%				
AER	5.75%				
	Tailored Enhanced (ages 60-74)				
Cashback*	1%	2%	3%	4%	5%
Min loan	£10,000	£20,000	£30,000	£40,000	£50,000
MER	5.90%	5.95%	6.00%	6.05%	6.10%
AER	6.06%	6.11%	6.17%	6.22%	6.27%
	Tailored Enhanced (ages 75 - 85)				
Cashback**	1%	2%	3%	4%	5%
Min loan	£10,000	£20,000	£30,000	£40,000	£50,000
MER	5.90%	5.95%	6.00%	6.05%	6.10%
AER	6.06%	6.11%	6.17%	6.22%	6.27%

\*Capped at £6,000

\*\*Capped at £3,000

**TAILORED  
LIFETIME**
**LTVs**

Age	1		2	3		5
	55-70	71-85	55-70	55-70	71-85	55-85
55	21.50	N/A	23.00	23.80	N/A	25.80
56	22.50	N/A	24.00	24.90	N/A	26.80
57	23.50	N/A	25.00	25.80	N/A	27.80
58	24.50	N/A	26.00	26.90	N/A	28.80
59	25.60	N/A	27.00	27.80	N/A	29.80
60	26.90	N/A	28.70	29.20	N/A	32.30
61	28.00	N/A	29.80	30.30	N/A	33.30
62	29.00	N/A	30.70	31.30	N/A	34.30
63	30.00	N/A	31.70	32.30	N/A	35.30
64	31.10	N/A	32.70	33.40	N/A	36.30
65	32.20	N/A	33.70	34.40	N/A	37.30
66	33.20	N/A	34.70	35.40	N/A	38.30
67	34.20	N/A	35.70	36.50	N/A	39.30
68	35.20	N/A	36.70	37.50	N/A	40.30
69	36.20	N/A	37.70	38.50	N/A	41.30
70	37.20	N/A	39.00	39.50	N/A	42.40
71	N/A	38.20	N/A	N/A	40.60	43.20
72	N/A	39.20	N/A	N/A	41.60	44.30
73	N/A	40.30	N/A	N/A	42.70	45.70
74	N/A	41.30	N/A	N/A	44.00	46.80
75	N/A	42.40	N/A	N/A	45.20	48.10
76	N/A	43.40	N/A	N/A	46.40	49.10
77	N/A	44.50	N/A	N/A	47.40	50.00
78	N/A	45.40	N/A	N/A	48.40	51.00
79	N/A	46.40	N/A	N/A	49.00	51.80
80	N/A	47.20	N/A	N/A	50.00	52.90
81	N/A	47.90	N/A	N/A	51.00	53.80
82	N/A	48.70	N/A	N/A	51.60	54.50
83	N/A	49.50	N/A	N/A	52.00	54.50
84	N/A	50.10	N/A	N/A	52.20	54.50
85	N/A	50.90	N/A	N/A	52.40	54.40

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**TAILORED  
ENHANCED LTVs**


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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

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**TAILORED  
ENHANCED LTVs**


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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

