

LTV's at a glance. Correct as of 21st June 2017. Can be subject to change at any time without prior warning.

	Aviva				Hodge Lifetime									Just			L&G Home Finance					LV=		more 2 life				
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
	Flex	LS - S	LS - J	Medica	Flex	LS	LM	LMP	LLM	ILM	ILMP	RM	55+	Flex	LS - S	LS - J	Prem F	Flex	Flex P	Flex M	lex MP	lex MP	Flex	LS +	TC min	TC max	CC	IC
55	13.0%	20.5%	19.5%	24.0%	-	-	15.0%	19.0%	21.0%	15.0%	19.0%	50.0%	60.0%	-	-	-	10.0%	11.0%	16.0%	22.5%	25.5%	25.5%	-	-	25.9%	39.1%	-	-
56	14.0%	21.5%	20.5%	25.0%	-	-	16.0%	20.0%	22.0%	16.0%	20.0%	50.0%	60.0%	-	-	-	11.0%	12.0%	17.0%	23.5%	26.5%	26.5%	-	-	25.9%	40.2%	-	-
57	15.0%	22.5%	21.5%	26.0%	-	-	17.0%	21.0%	23.0%	17.0%	21.0%	50.0%	60.0%	-	-	-	12.0%	13.0%	18.0%	24.5%	27.5%	27.5%	-	-	25.9%	41.3%	-	-
58	16.0%	23.5%	22.5%	27.0%	-	-	18.0%	22.0%	24.5%	18.0%	22.0%	50.0%	60.0%	-	-	-	13.0%	14.0%	19.0%	25.5%	28.5%	28.5%	-	-	25.9%	42.4%	-	-
59	17.0%	24.5%	23.5%	28.0%	-	-	19.0%	23.0%	26.0%	19.0%	23.0%	50.0%	60.0%	-	-	-	14.0%	15.0%	20.0%	26.5%	29.5%	29.5%	-	-	27.0%	43.5%	-	-
60	18.0%	25.5%	24.5%	29.0%	20.0%	20.0%	20.0%	24.0%	28.0%	20.0%	24.0%	50.0%	60.0%	21.0%	29.5%	29.5%	15.0%	16.0%	21.0%	28.0%	31.0%	31.0%	20.0%	25.0%	28.1%	44.6%	25.0%	24.0%
61	19.0%	26.0%	25.0%	30.0%	21.0%	21.0%	21.0%	25.0%	29.0%	21.0%	25.0%	50.0%	60.0%	22.0%	30.5%	30.5%	16.0%	17.0%	22.0%	28.5%	32.0%	32.0%	21.0%	26.0%	29.2%	45.7%	26.0%	25.0%
62	20.0%	27.0%	26.0%	31.0%	22.0%	22.0%	22.0%	26.0%	30.0%	22.0%	26.0%	50.0%	60.0%	23.0%	31.5%	31.5%	17.0%	18.0%	23.0%	29.5%	33.0%	33.0%	22.0%	27.0%	30.3%	47.3%	27.0%	26.0%
63	21.0%	28.0%	27.0%	32.0%	23.0%	23.0%	23.0%	27.0%	31.0%	23.0%	27.0%	50.0%	60.0%	24.0%	32.5%	32.5%	18.0%	19.0%	24.0%	30.5%	34.0%	34.0%	23.0%	28.0%	31.4%	48.4%	28.0%	27.0%
64	22.0%	29.0%	28.0%	33.0%	24.0%	24.0%	24.0%	28.0%	32.0%	24.0%	28.0%	50.0%	60.0%	25.0%	33.6%	33.6%	19.0%	20.0%	25.0%	31.4%	35.0%	35.0%	24.0%	29.0%	32.5%	49.5%	29.0%	28.0%
65	23.5%	30.0%	29.0%	34.0%	25.0%	25.0%	25.0%	29.0%	33.0%	25.0%	29.0%	50.0%	60.0%	26.5%	34.8%	34.8%	20.0%	21.5%	26.5%	32.2%	36.0%	36.0%	25.0%	30.0%	33.6%	50.6%	30.0%	29.0%
66	25.0%	31.0%	30.0%	35.0%	26.0%	26.0%	26.0%	30.0%	34.0%	26.0%	30.0%	50.0%	60.0%	28.0%	36.0%	36.0%	21.5%	23.0%	28.0%	32.5%	37.0%	37.0%	26.0%	31.0%	34.7%	51.0%	31.0%	30.0%
67	26.5%	32.5%	31.5%	36.0%	27.0%	27.0%	27.0%	31.0%	35.0%	27.0%	31.0%	50.0%	60.0%	29.0%	37.2%	37.2%	22.5%	24.0%	29.0%	33.5%	38.0%	38.0%	27.0%	32.0%	35.8%	51.8%	32.0%	31.0%
68	28.0%	33.5%	32.5%	37.0%	28.0%	28.0%	28.0%	32.0%	36.0%	28.0%	32.0%	50.0%	60.0%	30.0%	38.6%	38.6%	23.5%	25.0%	30.0%	34.5%	39.0%	39.0%	28.0%	33.0%	36.9%	52.9%	33.0%	32.0%
69	30.5%	34.5%	33.5%	38.0%	29.0%	29.0%	29.0%	33.0%	37.0%	29.0%	33.0%	50.0%	60.0%	31.5%	39.8%	39.8%	25.0%	26.5%	31.5%	35.5%	40.0%	40.0%	29.0%	34.0%	38.0%	54.0%	34.0%	33.0%
70	32.0%	36.0%	35.0%	39.0%	30.0%	30.0%	30.0%	34.0%	38.0%	30.0%	34.0%	50.0%	60.0%	33.0%	41.0%	41.0%	26.5%	28.0%	33.0%	36.6%	41.1%	41.1%	30.0%	35.0%	39.1%	54.5%	35.0%	34.0%
71	33.0%	37.0%	36.0%	40.0%	31.0%	31.0%	31.0%	35.0%	39.0%	31.0%	35.0%	45.0%	60.0%	34.0%	42.2%	42.2%	27.0%	29.0%	34.0%	37.7%	42.2%	42.2%	31.0%	36.0%	40.2%	55.5%	36.0%	35.0%
72	34.0%	38.0%	37.0%	41.0%	32.0%	32.0%	32.0%	36.0%	40.0%	32.0%	36.0%	45.0%	60.0%	35.0%	43.4%	43.4%	28.0%	30.0%	35.0%	39.0%	43.4%	43.4%	32.0%	37.0%	41.3%	55.5%	37.0%	36.0%
73	34.5%	39.0%	38.0%	42.0%	33.0%	33.0%	33.0%	37.0%	41.0%	33.0%	37.0%	45.0%	60.0%	35.5%	44.6%	44.6%	28.5%	30.5%	35.5%	40.0%	44.6%	44.6%	33.0%	38.0%	42.4%	55.5%	38.0%	37.0%
74	35.0%	40.0%	39.0%	43.0%	34.0%	34.0%	34.0%	38.0%	42.0%	34.0%	38.0%	45.0%	60.0%	36.0%	45.8%	45.8%	29.0%	31.0%	36.0%	41.0%	45.8%	45.8%	34.0%	39.0%	43.5%	55.5%	39.0%	38.0%
75	36.0%	41.0%	40.0%	44.0%	35.0%	35.0%	35.0%	39.0%	43.0%	35.0%	39.0%	45.0%	60.0%	37.0%	47.0%	47.0%	30.0%	32.0%	37.0%	42.0%	47.0%	47.0%	35.0%	40.0%	44.6%	55.5%	40.0%	39.0%
76	37.0%	42.5%	41.5%	45.0%	36.0%	36.0%	36.0%	40.0%	44.0%	36.0%	40.0%	40.0%	60.0%	38.0%	48.0%	48.0%	31.0%	33.0%	38.0%	43.0%	48.0%	48.0%	36.0%	41.0%	45.7%	55.5%	41.0%	40.0%
77	38.0%	44.0%	43.0%	46.0%	37.0%	37.0%	37.0%	41.0%	45.0%	37.0%	41.0%	40.0%	60.0%	39.0%	49.0%	49.0%	32.0%	34.0%	39.0%	44.0%	49.0%	49.0%	37.0%	42.0%	47.3%	55.5%	42.0%	41.0%
78	39.0%	45.0%	44.0%	47.0%	38.0%	38.0%	38.0%	42.0%	46.0%	38.0%	42.0%	40.0%	60.0%	40.0%	50.0%	50.0%	33.0%	35.0%	40.0%	45.5%	50.0%	50.0%	38.0%	43.0%	48.4%	55.5%	43.0%	42.0%
79	40.0%	46.0%	45.0%	48.0%	39.0%	39.0%	39.0%	43.0%	47.0%	39.0%	43.0%	40.0%	60.0%	41.0%	50.5%	50.5%	33.5%	36.0%	41.0%	46.5%	50.5%	50.5%	39.0%	44.0%	49.5%	55.5%	44.0%	43.0%
80	41.0%	47.0%	46.0%	49.0%	40.0%	40.0%	40.0%	44.0%	48.0%	40.0%	44.0%	40.0%	60.0%	42.0%	51.5%	51.5%	34.5%	37.0%	42.0%	48.0%	51.5%	51.5%	40.0%	45.0%	50.6%	55.5%	45.0%	44.0%
81	42.0%	48.0%	47.0%	50.0%	41.0%	41.0%	41.0%	45.0%	49.0%	41.0%	45.0%	40.0%	60.0%	43.0%	52.5%	52.5%	35.5%	38.0%	43.0%	49.0%	52.5%	52.5%	41.0%	46.0%	51.0%	55.5%	46.0%	44.0%
82	43.0%	49.0%	48.0%	51.0%	42.0%	42.0%	42.0%	46.0%	50.0%	42.0%	46.0%	40.0%	60.0%	44.0%	53.0%	53.0%	36.5%	39.0%	44.0%	49.0%	53.0%	53.0%	42.0%	47.0%	51.8%	55.5%	47.0%	44.0%
83	44.0%	50.0%	49.0%	52.0%	43.0%	43.0%	43.0%	47.0%	50.0%	43.0%	47.0%	40.0%	60.0%	45.0%	53.0%	53.0%	37.5%	40.0%	45.0%	49.0%	53.0%	53.0%	43.0%	48.0%	52.9%	55.5%	48.0%	44.0%
84	45.0%	51.0%	50.0%	53.0%	44.0%	44.0%	44.0%	48.0%	50.0%	44.0%	48.0%	40.0%	60.0%	46.0%	53.0%	53.0%	38.5%	41.0%	46.0%	49.5%	53.0%	53.0%	44.0%	49.0%	54.0%	55.5%	49.0%	44.5%
85	45.0%	52.0%	51.0%	54.0%	45.0%	45.0%	45.0%	49.0%	50.0%	45.0%	49.0%	40.0%	60.0%	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	45.0%	50.0%	54.5%	55.5%	50.0%	45.0%
86	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	46.0%	51.0%	55.5%	55.5%	51.0%	45.0%
87	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	47.0%	52.0%	55.5%	55.5%	52.0%	45.0%
88	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	48.0%	53.0%	55.5%	55.5%	53.0%	45.0%
89	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	49.0%	54.0%	55.5%	55.5%	54.0%	45.0%
90+	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	54.0%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	50.0%	55.0%	55.5%	55.5%	55.0%	45.0%

Key:	Flex - Flexible product	Flex - Flexible product	Prem F - Premier Flexible	*TC - Tailored Choice
	LS - S - Lump Sum Single Life	LS - Lump Sum Product	Flex - Flexible	TC min - Min LTV for TC*
	LS - J - Lump Sum Joint life	LM - Lifetime mortgage	Flex P - Flexible Plus	TC max - Max LTV for TC*
		LMP - Lifetime Mortgage Plus	Flex M - Flexible Max	PR - Premier Choice
	RM - Retirement Mortgage	LMM - Lifetime Mortgage Max	Flex MP - Flexible Max Plus	CC - Capital Choice
	55+ - 55+ Mortgage	ILM - Indexed Lifetime Mortgage		IC - Interest Choice
		ILMP - Indexed Lifetime Mortgage		

*No max age

*Max age 85 years

*No max age

*max age 90 years

*max age 95 years

*Max age CC 95 years, IC 99 years.

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	OneFamily				Pure Retirement							Retirement Advantage							
	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
	Lite - S	Lite - J	Stan - S	Stan - J	LS	DD S	DD J	MDD S	MDD J	MPDDS	MPDDJ	ISG	ISP	VSG	VSP	LOL	LOG	LOGP	LOP
55	16.0%	15.0%	21.0%	20.0%	-	-	-	-	-	-	-	19.0%	-	19.0%	-	-	-	-	-
56	17.0%	16.0%	22.0%	21.0%	-	-	-	-	-	-	-	20.0%	-	20.0%	-	-	-	-	-
57	18.0%	17.0%	23.0%	22.0%	-	-	-	-	-	-	-	21.0%	-	21.0%	-	-	-	-	-
58	19.0%	18.0%	24.0%	23.0%	-	-	-	-	-	-	-	22.0%	-	22.0%	-	-	-	-	-
59	20.0%	19.0%	25.0%	24.0%	-	-	-	-	-	-	-	23.0%	-	23.0%	-	-	-	-	-
60	21.0%	20.0%	26.0%	25.0%	29.0%	25.0%	25.5%	28.0%	28.0%	32.5%	32.5%	24.0%	29.0%	24.0%	29.0%	16.0%	21.0%	26.0%	32.0%
61	22.0%	21.0%	27.0%	26.0%	30.0%	26.2%	26.2%	29.2%	29.2%	33.5%	33.5%	25.0%	30.0%	25.0%	30.0%	17.0%	22.0%	27.0%	33.0%
62	23.0%	22.0%	28.0%	27.0%	31.0%	27.4%	27.4%	30.4%	30.4%	34.5%	34.5%	26.0%	31.0%	26.0%	31.0%	18.0%	23.0%	28.0%	34.0%
63	24.0%	23.0%	29.0%	28.0%	32.0%	28.6%	28.6%	31.6%	31.6%	35.5%	35.5%	27.0%	32.0%	27.0%	32.5%	19.0%	24.0%	29.0%	35.0%
64	25.0%	24.0%	30.0%	29.0%	33.0%	29.8%	29.8%	32.8%	32.8%	36.5%	36.5%	28.0%	33.0%	28.0%	33.5%	20.0%	25.0%	30.0%	36.0%
65	26.0%	25.0%	31.0%	30.0%	34.0%	31.0%	31.0%	34.0%	34.0%	37.5%	37.5%	29.0%	34.0%	29.0%	35.0%	21.0%	26.0%	31.0%	37.0%
66	27.0%	26.0%	32.0%	31.0%	35.0%	32.2%	32.2%	35.2%	35.2%	38.5%	38.5%	30.0%	35.0%	30.0%	36.0%	22.0%	27.0%	32.0%	38.0%
67	28.0%	27.0%	33.0%	32.0%	36.0%	33.4%	33.4%	36.4%	36.4%	39.5%	39.5%	31.0%	36.0%	31.0%	37.5%	23.0%	28.0%	33.0%	39.0%
68	29.0%	28.0%	34.0%	33.0%	37.0%	34.6%	34.6%	37.6%	37.6%	40.5%	40.5%	32.0%	37.0%	32.0%	38.5%	24.0%	29.0%	34.0%	40.0%
69	30.0%	29.0%	35.0%	34.0%	38.0%	35.8%	35.8%	38.8%	38.8%	41.5%	41.5%	33.0%	38.0%	33.0%	40.0%	25.0%	30.0%	35.0%	41.0%
70	31.0%	30.0%	36.0%	35.0%	39.0%	37.0%	37.0%	40.0%	40.0%	42.5%	42.5%	34.0%	39.0%	34.0%	41.0%	26.0%	31.0%	36.0%	42.0%
71	32.0%	31.0%	37.0%	36.0%	40.0%	38.2%	38.2%	41.2%	41.0%	43.2%	43.1%	35.0%	40.0%	35.0%	42.5%	27.0%	32.0%	37.0%	43.0%
72	33.0%	32.0%	38.0%	37.0%	41.0%	39.4%	39.4%	42.4%	42.0%	44.4%	44.1%	36.0%	41.0%	36.0%	43.5%	28.0%	33.0%	38.0%	44.0%
73	34.0%	33.0%	39.0%	38.0%	42.0%	40.6%	40.6%	43.6%	43.1%	45.6%	45.1%	37.0%	42.0%	37.0%	45.0%	29.0%	34.0%	39.0%	45.0%
74	35.0%	34.0%	40.0%	39.0%	43.0%	41.8%	41.8%	44.8%	44.3%	46.8%	46.3%	38.0%	43.0%	38.0%	46.0%	30.0%	35.0%	40.0%	46.0%
75	36.0%	35.0%	41.0%	40.0%	44.0%	43.0%	43.0%	46.0%	45.5%	48.0%	47.5%	39.0%	44.0%	39.0%	47.0%	31.0%	35.0%	41.0%	47.0%
76	37.0%	36.0%	42.0%	41.0%	45.0%	44.2%	44.2%	47.2%	46.2%	49.2%	48.2%	40.0%	45.0%	40.0%	48.0%	32.0%	35.0%	42.0%	48.0%
77	38.0%	37.0%	43.0%	42.0%	46.0%	45.4%	45.4%	48.4%	47.4%	50.4%	49.4%	41.0%	46.0%	41.0%	49.0%	33.0%	35.0%	43.0%	49.0%
78	39.0%	38.0%	44.0%	43.0%	47.0%	46.0%	46.0%	49.0%	48.0%	51.0%	50.0%	42.0%	47.0%	42.0%	49.0%	34.0%	35.0%	44.0%	50.0%
79	40.0%	39.0%	45.0%	44.0%	48.0%	46.0%	46.0%	49.5%	49.0%	51.5%	51.0%	43.0%	48.0%	43.0%	49.0%	35.0%	35.0%	45.0%	51.0%
80	41.0%	40.0%	46.0%	45.0%	49.0%	46.0%	46.0%	50.5%	49.5%	52.0%	51.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
81	42.0%	41.0%	47.0%	46.0%	50.0%	46.0%	46.0%	51.5%	50.0%	52.5%	52.0%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
82	43.0%	42.0%	48.0%	47.0%	51.0%	46.0%	46.0%	52.0%	51.0%	53.0%	52.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
83	44.0%	43.0%	49.0%	48.0%	52.0%	46.0%	46.0%	52.0%	52.0%	53.5%	53.0%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
84	45.0%	44.0%	50.0%	49.0%	53.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
85	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
86	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
87	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
88	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
89	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%
90+	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%

*max age 100 years

*No max age

*max age 90 years

Lite S - Lite LTV Single Life
 Lite J - Lite LTV Joint Life
 Stan S - Standard LTV Single Life
 Stan J - Standard LTV Joint Life

LS - Lump Sum
 DD S - Drawdown Single Life
 DD J - Drawdown Joint Life
 MDD S - Max Drawdown Single Life
 MDD J - Max Drawdown Joint Life
 MPDDS - Max Plus drawdown Single life
 MPDDJ - Max Plus drawdown joint life

ISG - Interest Select Gold
 ISP - Interest Select Platinum
 VSG - Voluntary Select Gold
 VSP - Voluntary Select Platinum
 LOL - Lifestyle option Lite
 LOG - Lifestyle option Gold
 LOGP - Lifestyle option Gold Plus