

LTV's at a glance. Correct as of 4th April 2018. Can be subject to change at any time without prior warning.

	Aviva				Hodge Lifetime								Just			L&G Home Finance					LV=		more 2 life						
	Flex	LS - S	LS - J	Medica	Flex	LS	LM	LMP	LLM	ILM	ILMP	RM	55+	Flex	LS Lite	LS Plus	Prem F	Flex	Flex P	Flex M	lex MP	lex MP	Flex	LS +	TC min	TC max	MC	CC	CC+
55	13.0%	20.5%	19.5%	24.0%	-	-	15.0%	19.0%	21.0%	15.0%	19.0%	50.0%	60.0%	-	-	25.6%	10.0%	11.0%	16.0%	22.5%	25.5%	25.5%	-	-	25.9%	39.1%	25.5%	20.0%	-
56	14.0%	21.5%	20.5%	25.0%	-	-	16.0%	20.0%	22.0%	16.0%	20.0%	50.0%	60.0%	-	-	26.6%	11.0%	12.0%	17.0%	23.5%	26.5%	26.5%	-	-	27.0%	40.2%	26.5%	21.0%	-
57	15.0%	22.5%	21.5%	26.0%	-	-	17.0%	21.0%	23.0%	17.0%	21.0%	50.0%	60.0%	-	-	27.6%	12.0%	13.0%	18.0%	24.5%	27.5%	27.5%	-	-	28.1%	41.3%	27.5%	22.0%	-
58	16.0%	23.5%	22.5%	27.0%	-	-	18.0%	22.0%	24.5%	18.0%	22.0%	50.0%	60.0%	-	-	28.6%	13.0%	14.0%	19.0%	25.5%	28.5%	28.5%	-	-	29.2%	42.4%	28.5%	23.0%	-
59	17.0%	24.5%	23.5%	28.0%	-	-	19.0%	23.0%	26.0%	19.0%	23.0%	50.0%	60.0%	-	-	29.6%	14.0%	15.0%	20.0%	26.5%	29.5%	29.5%	-	-	30.3%	43.5%	29.5%	24.0%	-
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%	27.9%	30.9%	15.0%	16.0%	21.0%	28.0%	31.0%	31.0%	20.0%	25.0%	31.4%	44.6%	31.0%	25.0%	28.0%
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%	28.4%	31.9%	16.0%	17.0%	22.0%	28.5%	32.0%	32.0%	21.0%	26.0%	32.5%	45.7%	32.0%	26.0%	29.0%
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%	29.4%	32.9%	17.0%	18.0%	23.0%	29.5%	33.0%	33.0%	22.0%	27.0%	33.6%	47.3%	33.0%	27.0%	30.0%
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%	30.4%	33.9%	18.0%	19.0%	24.0%	30.5%	34.0%	34.0%	23.0%	28.0%	34.7%	48.4%	34.0%	28.0%	31.0%
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%	31.3%	34.9%	19.0%	20.0%	25.0%	31.4%	35.0%	35.0%	24.0%	29.0%	35.8%	49.5%	35.0%	29.0%	32.0%
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%	32.1%	35.9%	20.0%	21.5%	26.5%	32.2%	36.0%	36.0%	25.0%	30.0%	36.9%	50.6%	36.0%	30.0%	33.0%
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%	32.4%	36.9%	21.5%	23.0%	28.0%	32.5%	37.0%	37.0%	26.0%	31.0%	38.0%	51.0%	37.0%	31.0%	34.0%
67	26.5%	32.5%	31.5%	36.0%	27.0%	27.0%	27.0%	31.0%	34.0%	27.0%	31.0%	50.0%	60.0%	29.0%	33.4%	37.9%	22.5%	24.0%	29.0%	33.5%	38.0%	38.0%	27.0%	32.0%	39.1%	51.8%	38.0%	32.0%	35.0%
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%	34.4%	38.9%	23.5%	25.0%	30.0%	34.5%	39.0%	39.0%	28.0%	33.0%	40.2%	52.9%	39.0%	33.0%	36.0%
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%	35.4%	39.9%	25.0%	26.5%	31.5%	35.5%	40.0%	40.0%	29.0%	34.0%	41.3%	54.0%	40.0%	34.0%	37.0%
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%	36.5%	41.1%	26.5%	28.0%	33.0%	36.6%	41.1%	41.1%	30.0%	35.0%	42.4%	54.5%	41.1%	35.0%	38.0%
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%	37.6%	42.2%	27.0%	29.0%	34.0%	37.7%	42.2%	42.2%	31.0%	36.0%	43.5%	55.5%	42.2%	36.0%	39.0%
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%	38.9%	43.4%	28.0%	30.0%	35.0%	39.0%	43.4%	43.4%	32.0%	37.0%	44.6%	55.5%	43.4%	37.0%	40.0%
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%	39.9%	44.6%	28.5%	30.5%	35.5%	40.0%	44.6%	44.6%	33.0%	38.0%	45.7%	55.5%	44.6%	38.0%	41.0%
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%	40.9%	45.8%	29.0%	31.0%	36.0%	41.0%	45.8%	45.8%	34.0%	39.0%	47.3%	55.5%	45.8%	39.0%	42.0%
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%	41.9%	47.0%	30.0%	32.0%	37.0%	42.0%	47.0%	47.0%	35.0%	40.0%	48.4%	55.5%	47.0%	40.0%	43.0%
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%	42.9%	48.0%	31.0%	33.0%	38.0%	43.0%	48.0%	48.0%	36.0%	41.0%	49.5%	55.5%	48.0%	41.0%	-
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%	43.9%	49.0%	32.0%	34.0%	39.0%	44.0%	49.0%	49.0%	37.0%	42.0%	50.6%	55.5%	49.0%	42.0%	-
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%	45.4%	50.0%	33.0%	35.0%	40.0%	45.5%	50.0%	50.0%	38.0%	43.0%	51.0%	55.5%	50.0%	43.0%	-
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%	46.4%	50.5%	33.5%	36.0%	41.0%	46.5%	50.5%	50.5%	39.0%	44.0%	51.8%	55.5%	50.5%	44.0%	-
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%	47.9%	51.5%	34.5%	37.0%	42.0%	48.0%	51.5%	51.5%	40.0%	45.0%	52.9%	55.5%	51.5%	45.0%	-
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%	48.9%	52.5%	35.5%	38.0%	43.0%	49.0%	52.5%	52.5%	41.0%	46.0%	54.0%	55.5%	52.5%	46.0%	-
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%	48.9%	53.0%	36.5%	39.0%	44.0%	49.0%	53.0%	53.0%	42.0%	47.0%	55.5%	55.5%	53.0%	47.0%	-
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%	48.9%	53.0%	37.5%	40.0%	45.0%	49.0%	53.0%	53.0%	43.0%	48.0%	55.5%	55.5%	53.0%	48.0%	-
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%	49.4%	53.0%	38.5%	41.0%	46.0%	49.5%	53.0%	53.0%	44.0%	49.0%	55.5%	55.5%	53.0%	49.0%	-
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%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	45.0%	50.0%	55.5%	55.5%	54.0%	50.0%	-
86	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	46.0%	51.0%	55.5%	55.5%	54.0%	51.0%	-
87	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	47.0%	52.0%	55.5%	55.5%	54.0%	52.0%	-
88	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	48.0%	53.0%	55.5%	55.5%	54.0%	53.0%	-
89	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	49.0%	54.0%	55.5%	55.5%	54.0%	54.0%	-
90+	45.0%	52.0%	51.0%	55.0%	-	-	-	-	-	-	-	-	-	47.0%	50.4%	54.0%	39.5%	42.0%	47.0%	50.5%	54.0%	54.0%	50.0%	55.0%	55.5%	55.5%	54.0%	55.0%	-

*No max age	*Max age 85 years												*No max age			*max age 90 years					*max age 95 years		*Max age CC 95 years				
Key:	Flex - Flexible product				Flex - Flexible product								Flex - Flexible product			Prem F - Premier Flexible					Flex - Flexible		*TC - Tailored Choice				
	LS - S - Lump Sum Single Life				LS - Lump Sum Product								LS - Lite - Lump Sum Lite			Flex P - Flexible Plus					LS+ - Lump Sum +		TC min - Min LTV for TC*				
	LS - J - Lump Sum Joint life				LM - Lifetime mortgage								LS - Plus - Lump Sum Plus			Flex M - Flexible Max							TC max - Max LTV for TC*				
					LMP - Lifetime Mortgage Plus											Flex MP - Flexible Max Plus							PR - Premier Choice				
	RM - Retirement Mortgage				LMM - Lifetime Mortgage Max																		CC - Capital Choice				
	55+ - 55+ Mortgage				LMU - Lifetime Mortgage Ultra																		MC - Maximum Choice				
					ILM - Indexed Lifetime Mortgage																						
					ILMP - Indexed Lifetime Mortgage																						

LTV's at a glance. Correct as of 4th April 2018. Can be subject to change at any time without prior warning.

	OneFamily				Pure Retirement								Retirement Advantage							
	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%	24.0%	19.0%	24.0%	11.0%	16.0%	-	-	
56	17.0%	16.0%	22.0%	21.0%	-	-	-	-	-	-	-	20.0%	25.0%	20.0%	25.0%	12.0%	17.0%	-	-	
57	18.0%	17.0%	23.0%	22.0%	-	-	-	-	-	-	-	21.0%	26.0%	21.0%	26.0%	13.0%	18.0%	-	-	
58	19.0%	18.0%	24.0%	23.0%	-	-	-	-	-	-	-	22.0%	27.0%	22.0%	27.0%	14.0%	19.0%	-	-	
59	20.0%	19.0%	25.0%	24.0%	-	-	-	-	-	-	-	23.0%	28.0%	23.0%	28.0%	15.0%	20.0%	-	-	
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
 LOP - Lifestyle Option Platinum

	Min	Non Enh Max	Enh Max
	2	3	4
55	10.0%	25.9%	39.1%
56	11.0%	27.0%	40.2%
57	12.0%	28.1%	41.3%
58	13.0%	29.2%	42.4%
59	14.0%	30.3%	43.5%
60	15.0%	32.5%	44.6%
61	16.0%	33.5%	45.7%
62	17.0%	34.5%	47.3%
63	18.0%	35.5%	48.4%
64	19.0%	36.5%	49.5%
65	20.0%	37.5%	50.6%
66	21.5%	38.5%	51.0%
67	22.5%	39.5%	51.8%
68	23.5%	40.5%	52.9%
69	25.0%	41.5%	54.0%
70	26.0%	42.5%	54.5%
71	27.0%	43.5%	55.5%
72	28.0%	44.6%	55.5%
73	28.5%	45.7%	55.5%
74	29.0%	47.3%	55.5%
75	30.0%	48.4%	55.5%
76	31.0%	49.5%	55.5%
77	32.0%	50.6%	55.5%
78	33.0%	51.0%	55.5%
79	33.5%	51.8%	55.5%
80	34.5%	52.9%	55.5%
81	35.0%	54.0%	55.5%
82	35.0%	55.5%	55.5%
83	35.0%	55.5%	55.5%
84	35.0%	55.5%	55.5%
85	35.0%	55.5%	55.5%
86	35.0%	55.5%	55.5%
87	35.0%	55.5%	55.5%
88	35.0%	55.5%	55.5%
89	35.0%	55.5%	55.5%
90+	35.0%	55.5%	55.5%