










Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Drawdown Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min loan amount	Accept payments	ERCs	Proc Fee
 England, Wales, Scotland and Northern Ireland	55 – no max	Lump Sum (F)	<i>Bespoke market leading rates tailored to your client. Call 01452 310777 with your clients details to find out.</i>	£5	Choice of £0, £500 or £1000 which has a reflection on the rate.	£75,000 min. Free valuation for properties up to £5 million.	No	Yes. Lower rates or enhanced LTVs. Call 01452 310777 to find out.	Yes. Percentage has to be selected when requesting the KFI.	£15,000 - £600,000 (refer if over)	After the first anniversary of the loan, up to 10% of the initial borrowed in up to 4 payments per calendar year with a minimum of £500 on each payment.	GILT linked max 25%. NO ERC if the mortgage is ported to another property accepted by Aviva and some of the existing loan is repaid. Clients with a joint lifetime mortgage, can repay the mortgage free of an ERC, within 3 years of one of the clients passing away or the date Aviva are notified that one needs long-term care.	2.25% on the initial advance & 0.75% on reserve facility to a maximum of £500. LLA 2.5% + 0.83% (max £500) for DA members
	55 – no max	Flexible (F)		£5			Yes, min £5000 facility with a min of £2000 per draw.			£10,000 - £600,000 (refer if over)			
 Bridgewater	60 – no max	Home Reversion scheme	N/A	None	None	Min £120,000 Payable valuation From £135	Yes.	No	Yes	Min 25% of property to be sold.	No	<i>Not applicable. Portion of the property is sold to Bridgewater.</i>	3.5% (standard 3%)
 England, Wales and Scotland	60-85	Lump Sum (F)	4.02% (4.09% AER)	£595	None	Min £100,000 £99 for all properties up to £350k LLA FREE for properties up to £350K	No	No	None	£20,000 - £500,000	From day 1, up to 10% of the initial borrowed in up to 4 payments per calendar year with a minimum of £500 on each payment.	Swap Rate 25% Max Down Size Protection: In the first 5 years the loan is paid off: 5% - Year 1 4% - Year 2 3% - Year 3 2% - Year 4 1% - Year 5 Nil - Year 6 onwards	2.25% on the initial amount.
	60-85	Flexible (F)	4.21% (4.29% AER)	£595	None		Yes, min £1000 per draw.	No	None	£15,000 - £500,000			2.25% + 0.15% on any cash withdrawal option.
 England and Wales only	55-85	The Lifetime Mortgage Plus (F)	4.97% (5.09% -AER)	£595	None	FREE valuation up to £1 million. Equivalent discount thereafter.	No	No	None	£15,000-£500,000	10% flexible repayment option available from day 1 of loan. Maximum 4 payments per year subject to a minimum of £500 per payment.	Fixed ERC's for the first 9 years only. 5% - Years 1 – 5 4% - Year 6 3% - Year 7 2% - Year 8 1% - Year 9	2.25%
	55-85	The Lifetime Mortgage Max (F)	5.45% (5.59% AER)	£595	None		No	No	None	£15,000-£500,000			2.25%
	55-85	Indexed Lifetime Mortgage (V)	3.47% (3.53% AER)	£595	None		No	No	None	£15,000-£500,000			2%
	55-85	Indexed Lifetime Mortgage Plus (V)	3.96% (4.03% AER)	£595	None		No	No	None	£15,000-£500,000			2%
	55-85	Indexed Lifetime Mortgage Max(V)	4.45% (4.54% AER)	£595	None		No	No	None	£15,000-£500,000			2%


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 JUST. <small>RETHINK RETIREMENT</small> England, Wales and Scotland. Northern Ireland – Drawdown range.	60 – no max	Draw-down (F)	5.29% AER	£600	None	Min £70,000 FREE valuation	Yes	No	No	£10,000 - £600,000	ERC free partial repayments. Up to 10% per annum of the original loan (inc any drawdowns), up to 6 payments in any 12 month period with a min of £500 per payment.	GILT linked max 20%	2% of advance with a minimum of £600 with 2% drip, once over £600, for any draw down taken.		
	60 – no max	Lump Sum Lite (F)	5.29% AER	£0	None	Min £70,000 FREE valuation.	No	No	No	£10,000 - £600,000		Clients with a joint lifetime mortgage, can repay the mortgage free of an ERC, within 3 years of one of the clients passing away or the date Just are notified that one needs long-term care.	2% of advance with a minimum of £600		
	60 – no max	Lump Sum Plus standard LTV (F)	5.62% AER	£0	None		No	No	No						
		Lump Sum Plus standard LTV (F)	5.72% AER	£0	£1,000		No	No	No						
60 – no max	Lump Sum Plus Enhanced LTV (F)	6.15% AER	£600	None		No	Yes	No	£10,000 - £600,000	No					
 Legal & General England, Wales and Scotland	55 – 90	Premier Flexible (F)	3.73% (3.79% AER)	£1,999	None	No min. Payable from £133. Refunded on completion	Yes. Min £2000 per draw	No	Yes. Percentage must be selected when producing the KFI.	£250k - £2m Refer if over.	Optional partial repayments of up to 10% per annum of the original loan, without an Early Repayment Charge plus other ERC free options. No admin fee	GILT linked max 25%	2% capped at £10,000. Any excess is paid to the client.		
	55 – 90	Flexible (F)	3.87% (3.94% AER)	£0	2% cashback at a rate of 4.06% (4.14% AER)	Min £100,000	Yes. Min £2000 per draw.	No		£10,000 - £750,000			NO ERC if the mortgage is ported to another property accepted by L&G and some of the existing loan is repaid.	Clients with a joint lifetime mortgage, can repay the mortgage free of an ERC, within 3 years of one of the clients passing away or the date L&G are notified that one needs long-term care.	2.25% with a min £500 and a max £10k. Plus 1% on drawdown facility as and when drawn.
	55 – 90	Flexible Plus (F)	4.27% (4.35% AER)	£0	2% cashback at a rate of 4.46% (4.55% AER)	Min £150,000 for ex-local authority properties.	Yes. Min £2000 per draw.	No		£10,000 - £750,000					
	55 - 90	Flexible Max (F)	5.18% (5.30% AER)	£0	2% cashback at a rate of 5.37% (5.50%)		Yes. Min £2000 per draw.	No		£10,000 - £750,000					
	55 - 90	Flexible Max Plus (F)	5.55% (5.69% AER)	£0	2% cashback at a rate of 5.74% (5.89% AER)	Free valuation	Yes. Min £2000 per draw.	No		£10,000 - £750,000					

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 England, Wales and Scotland	60 – 95	Lump Sum+ (F) Lite Standard Max	3.74% (3.80% AER) 3.88% (3.95% AER) 4.82% (4.93% AER)	£595	None	Min £70,000 Free valuation for properties up to £1.5m (£500,000 on flexible)	No	No	No	£10,000 - £500,000. Will consider up to £1m max.	No	5% years 1-5, 3% years 6-10, ZERO there after	1.75% LLA 2.25%
	60 – 95	Flexible (F) *reserve facility guaranteed for 15 years.	6.04% AER	£500	None		Yes*. Min £2000 per draw.	No	No	£10,000 - £1 million	No		1.5% of the full facility at completion LLA 1.75%
 England, Wales and Scotland.	60 – 95	Capital Choice (F)	4.93% (5.04% AER)	FREE	5.28% (5.41% AER) with 2% Cashback subject to initial release of at least £35,000	Min £70,000 Free valuation	No	No	Yes. Automatic where the maximum is not taken.	£15,000 - £1,000,000	Yes - Up to 10% of the capital borrowed per year ERC-free. Min £50 per payment	5% years 1-5, 3% years 6-10, 0% year 11 onwards.	2%
	55* - no max.	Tailored Choice (F)* *rated age must be over 60 for a single life and 65 for a joint life	From 6.19% (6.37% AER)	£695	None	Min £70,000 Free valuation	Yes. Min £5000 per draw.	Yes		£10,000 - £600,000 (England) £250,000 (Scotland and Wales)	No	GILT linked. Max 25%	2.25% min £600
 England, Wales and Scotland	55-100	Roll-up Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	3.50% (3.56% AER) 3.70% (3.76% AER) 5.18% (5.30% AER) 5.37% (5.50% AER)	£950	No	Min £70,000 No Max. Refer if over £2 million	No	No	No	£10,000-£750,000	No	Fixed for first ten years after completion of the advance – 6% years one to five and 3% years six to ten	2.3%
	55-100	Voluntary Payments Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	3.99% (4.06% AER) 4.19% (4.27% AER) 5.65% (5.80% AER) 5.84% (6.00% AER)	£950	No	Free valuation for properties up to £1 million. A contribution will apply for properties over £1 million.	No	No	No	£10,000-£750,000	Up to 10% of the initial loan amount each year, ERC free Any number of payments can be made throughout the year – minimum amount £25.	Downsize protection – No ERCs if your clients downsize after 5 years and as a result pay all of some of the equity release.	2.3%
	55-100	Interest Payment Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	3.50% (3.56% AER) 3.70% (3.76% AER) 5.18% (5.30% AER) 5.37% (5.50% AER)	£950	No		No	No	No	£10,000-£750,000	Yes a minimum of £25 up to 100% of the monthly interest		

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 England, Wales and Scotland	60 – no max	Option 1 (F) Pure DD1 Pure Max DD1 Pure Max Plus DD1	6.12% (6.29% AER) 6.45% (6.64% AER) 6.63% (6.84% AER)	Drawdown option 1 includes a free arrangement fee and £1,400 fees package towards solicitor and broker costs.		Min £70,000 Free valuation	Yes	No	No	£45,000 – no max	No	GILT linked. Max 20%	2.3% (standard 1.75%) plus 1.15% on the reserve as and when it is drawn. LLA 2.5% plus 1.25% on the reserve as and when it is drawn.
	60 – no max	Option 2 (F) Pure DD2 Pure Max DD2 Pure Max Plus DD2	5.88% (6.04% AER) 6.21% (6.39% AER) 6.40% (6.59% AER)	Drawdown option 2 includes £895 arrangement fee and £600 fees package towards solicitor costs.		Min £70,000 Free valuation	Yes	No	No	£10,000 – no max	No	GILT linked. Max 20%	
	60 – no max	Option 3 (F) Pure DD3 Pure Max DD3 Pure Max Plus DD3	6.26% (6.44% AER) 6.59% (6.79% AER) 6.78% (6.99% AER)	Drawdown option 3 includes £895 arrangement fee, £1,400 fees package towards solicitor and broker costs and 2% cashback for loans under £75,000 and 2.5% cashback for loans over £75,000.		Min £70,000 Free valuation	Yes	No	No	£45,000 – no max	No	GILT linked. Max 20%	
 England, Wales and Scotland.	55 - 90	Interest Select Gold (F)	5.36% (5.49% AER) 5.83% (5.99% AER)		Choice of none or £1,000. MER rate loaded by 0.10%			No			Yes From 50% to the maximum interest charged. Clients can switch to the roll up at any time after 5 years.	Fixed rate. 5% years 1-5, 3% years 6-8, ZERO there after	2.3% min £500 & 1% on the reserve facility. LLA 2.4 % (extra 0.1% paid by the Later Life Academy and not the provider).
	60 - 90	Interest Select Platinum (F)											
	55 - 90	Voluntary Select Gold (F)	5.55% (5.69% AER)	£650 England and Wales, £795 Scotland.	No	Min £70,000 Free valuation	Yes will increase MER rate by 0.20%	No	Yes. Must request amount when obtaining KFI.	£10,000 - £2m	Yes. Up to 12.5% of the initial borrowed per year with a minimum of £50 per payment. No max number of payments.	Downsize protection – No ERCs if your clients downsize after 5 years and as a result pay all of some of the equity release.	
	60 - 90	Voluntary Select Platinum (F)	6.12% (6.29% AER)										
60 - 90	Lifestyle Lite (F)	3.92% (3.99% AER)	Choice of none or £1,000. MER rate loaded by 0.10%				No			No		Clients with a joint lifetime mortgage can repay the mortgage free of an ERC, within 3 years of one of the clients passing away or the date the first borrower goes into long-term care.	
	Lifestyle Gold (F)	4.29% (4.38% AER)											
	Lifestyle Gold Plus (F)	5.45% (5.59% AER)											
		Lifestyle Platinum (F)	6.39% (6.58% AER)										

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 Shawbrook England, Wales and Scotland	55 - 75	Variable 3 year fixed 5 year fixed	5.25% AER 5.50% AER 6.00% AER	£1,595	None	£225,000 Valuation fee payable – Amount subject to property value.	No	No	Yes	£25,000 - £1,000,000	Full monthly interest payments required. Ad-hoc overpayment may be made without incurring a redemption penalty.	No ERCs	1.3% LLA 1.4%






The Family Building Society – Retirement Lifestyle Booster.

Provider	Age	Product Name	Product type (all variable rates)	Rate	Initial Rate duration (until)	Follow ed by rate	Fees	Min Valuation and cost	Min loan amount	Accept payments	ERCs	Proc Fee
 Available in: England and Wales	60-79	Retirement Lifestyle Booster** – Interest only payments	10 year discounted rate (1.10% discount) 25% maximum LTV	3.44%	10 years	3.24%	Product Fee £945* Application fee £175	Min £240,000 Free Valuation for properties up to £500,000. For properties over £500,000 fee scale applies less £360 discount.	£60,000 – no max (refer if over £500,000)	Monthly interest payments. Contact the Family Building society for full details.	3% in the first year 2% in the second year 1% in the third year	0.35% minimum £157.50

***Product Fee** – For loans over £500,000 the product fee will be 0.30% of the loan amount.

***Retirement Lifestyle Booster** – The loan amount is paid out in monthly instalments on the 10th working day of each month. It will be the same amount every months for 10 years unless The Family Building Society are told to stop the payments early. Interest is charged on the balance outstanding each month. For full details, visit www.familybuildingsociety.co.uk

Solicitors, Funeral Plans, Benefit Software and PI cover

 <p>England and Wales</p>	<p>Specialist Solicitors. Club rate £390 + disbursements + VAT for remortgages, purchases refer for fee. Later Life Academy rate £375 + disbursements + VAT for remortgages, purchases refer for fee. (Only for instructions submitted online. See the club website for the link) Equilaw charge a fixed fee on a 'no completion no fee' basis. The paperwork is completed at the Equilaw Head Office in Gloucester; they will then refer the client to a solicitor local to them in order to witness his/her signatures. The additional cost payable directly to the local solicitor is usually no more than £75 + VAT. (if your client is able to travel to the Equilaw head office in Gloucester, the extra £75 + Vat will not be charged)</p> <p>If you client has asked for your advice fee to be paid directly from Equilaw this will be paid to you on the day of completion. Web www.equilaw.uk.com Or contact Claire Barker on 01452 657999</p>
	<p>Offer your clients peace of mind and earn highly attractive commissions. Simple application process: Option to pay by lump sum or fixed monthly payments (if death occurs within 2 years 120% of premiums returned) Golden charter have 3 plans with prices ranging from £3525 to £4239.</p> <p>Commission of £325 paid per case once cooling off period has expired on policy. (£350 for Later Life Academy members) To find out more, email steve.turl@equityreleaseclub.com for simple access to a new income stream.</p>
	<p>Perfect Choice funeral plans. Perfect Choice have 4 set plans available starting from £2535 up to £4230 depending on clients wishes. Choice to pay over 12, 24, 36, 48 or 60 months. Equity Release Club commission of £250 per case. (Enhanced to £270 for Later Life Academy members) For more information on Perfect Choice, please contact Steve on 01452 310777 option 1 or email steve.turl@equityreleaseclub.com</p>
	<p>Club Deal 10% discount in year 1 from £45.00 to £40.50. To find out more use the web: www.freeben.co.uk</p>
	<p>Professional Indemnity Insurance</p> <ul style="list-style-type: none"> • Interest free 10 month Instalment facility. • No administrative fees, the members will only pay the premium plus the IPT with no hidden charges. • Market leading in house claims service. • Market leading rates for Mortgage brokers.

Please ensure the ERC application form is used from our website to secure these deals. . (www.equityreleaseclub.com/application-forms/).

Products, rates, Procuration fees and lenders criteria are liable to change. Please check with the lender and on the lenders KFI prior to submission. **Equity Release Club 01452 310777.** This is for intermediary use only. Under no circumstances should it be given to a member of the public. More information can be found on our web site www.equityreleaseclub.com