









Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min loan amount	Accept payments redemption free	ERCs	Proc Fee
 England, Wales, Scotland and Northern Ireland	55 – no max	<b>Lump Sum (F)</b>	<i>Bespoke market leading rates tailored to your client. Call 01452 310777 with your clients details to find out.</i>  <i>Last rate change: 13<sup>th</sup> July 2018</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	<b>Yes. Lower rates or enhanced LTVs.</b>  <b>Call 01452 310777 to find out.</b>	<b>Yes. Percentage has to be selected when requesting the KFI.</b>	£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. <b>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.</b>	2.25% on the initial advance & 0.75% on reserve facility to a maximum of £500.  <b>LLA 2.5% + 0.83% (max £500) for DA members</b>
	55 – no max	<b>Flexible (F)</b>		£5			Yes, min <b>£5000</b> facility with a min of <b>£2000</b> per draw.			£10,000 - £600,000 (refer if over)			
 Bridgewater	60 – no max	<b>Home Reversion scheme</b>	N/A	£0	None	Min £120,000 <b>Payable valuation From £135</b>	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	<b>Lump Sum (F)</b>	4.16% (4.24% AER)	£595	None	Min £100,000 <b>£99 for all properties up to £350k LLA FREE for properties up to £350k</b>	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.	<b>Swap Rate 25% Max</b>  <b>Down Size Protection:</b> 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	<b>Flexible (F)</b>	4.35% (4.44% AER)	£595	None		Yes, min <b>£1000</b> per draw.	£15,000 - £500,000	2.25% + 0.15% on any cash withdrawal option.				
 England and Wales only	55-85	<b>The Lifetime Mortgage Plus (F)</b>	4.97% (5.09% AER)	£595	None	<b>FREE valuation up to £1 million. Equivalent discount thereafter.</b>	No	No	None	£15,000- £1million	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	<b>The Lifetime Mortgage Max (F)</b>	5.45% (5.59% AER)	£595	None		No	No	None	£15,000- £1million			2.25%
	55-85	<b>Indexed Lifetime Mortgage (V)</b>	5.43% (5.57% AER)	£595	None		No	No	None	£15,000- £1million			2%
	55-85	<b>Indexed Lifetime Mortgage Plus (V)</b>	5.92% (6.08% AER)	£595	None		No	No	None	£15,000- £1million			2%
	55-85	<b>Indexed Lifetime Mortgage Max (V)</b>	6.41% (6.60% AER)	£595	None		No	No	None	£15,000- £1million			2%

Provider	Age	Product	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min loan amount	Accept payments redemption free	ERCs	Proc Fee	
 <b>JUST.</b> <small>RETHINK RETIREMENT</small> England, Wales and Scotland. Northern Ireland – Drawdown range.	60 – no max	Draw-down (F)	5.29% AER	£600	None	<b>Min £70,000</b>	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%  <b>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.</b>	<b>2% of advance with a minimum of £600 with 2% drip, once over £600, for any draw down taken (where applicable).</b>	
	60 – no max	Lump Sum Lite (F)	60 – 69 70 - 74 75 – 84 85+	4.80% AER 4.85% AER 4.95% AER 5.10% AER	£0		** See page 4 for full details**	No	No	No				<b>£10,000 - £600,000</b>
	55 – no max	Lump Sum Plus standard LTV (F)	55 – 69 70 – 74 75 – 84 85+	5.45% AER 5.50% AER 5.65% AER 5.70% AER	£0 £0 £0	£1,000 cashback, rates below:  5.55% AER 5.60% AER 5.75% AER 5.80% AER	No	No	No					
	60 – no max	Lump Sum Plus Enhanced LTV (F)		6.15% AER	£0	None	No	Yes	No	£10,000 - £600,000				
	 <b>Legal &amp; General</b> England, Wales and Scotland	55 – 90	Premier Flexible (F) MER (AER)	L: 3.52% (3.58%) UK: 3.50% (3.56%)	£0	None	<b>No min. Payable from £133. Refunded on completion</b>	Yes. Min £2000 per draw	No					£100k - £2m Refer if over.
55 – 90		Flexible (F) MER (AER)	L: 3.64% (3.70%) UK: 3.62% (3.68%)	£0	L: 3.83% (3.90%)* UK: 3.81% (3.88%)*	<b>Min £100,000</b>	Yes. Min £2000 per draw	No	Yes. <b>Percentage must be selected when producing the KFI.</b>	£10,000 - £750,000				
			L: 3.60% (3.66%) UK: 3.58% (3.64%)	£599	None					£10,000 - £750,000				
55 – 90		Flexible Plus (F) MER (AER)	L: 3.92% (3.99%) UK: 3.88% (3.95%)	£0	L: 4.11% (4.19%)* UK: 4.07% (4.15%)*	<b>Min £150,000 for ex-local authority properties.</b>	Yes. Min £2000 per draw	No	Yes. <b>Percentage must be selected when producing the KFI.</b>	£10,000 - £750,000				
			L: 3.88% (3.95%) UK: 3.84% (3.91%)	£599	None					£10,000 - £750,000				
55 - 90		Flexible Max (F) MER (AER)	L: 4.70% (4.80%) UK: 4.66% (4.76%)	£0	L: 4.89% (5.00%)* UK: 4.85% (4.96%)*	<b>Free valuation</b>	Yes. Min £2000 per draw	No	Yes. <b>Percentage must be selected when producing the KFI.</b>	£10,000 - £750,000				
			L: 4.66% (4.76%) UK: 4.62% (4.72%)	£599	None					£10,000 - £750,000				
55 - 90		Flexible Max Plus (F) MER (AER)	L: 5.37% (5.50%) UK: 5.31% (5.44%)	£0	L: 5.56% (5.70%)* UK: 5.50% (5.64%)*		Yes. Min £2000 per draw	No	Yes. <b>Percentage must be selected when producing the KFI.</b>	£10,000 - £750,000				
			L: 5.33% (5.46%) UK: 5.27% (5.40%)	£599	None					£10,000 - £750,000				

L&G Rates: L = London and South East, UK= Rest of the UK All L&G rates are MER first with the AER in the brackets.

\*Cashback amount with L&G Home Finance is 2% of the initial advance.

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min-max loan amount	Accept payments redemption free	ERCs	Proc Fee
 England, Wales and Scotland	55 - 90	Optional Payment MER(AER)	L: 3.64% (3.70%) UK: 3.62% (3.68%)	£0	L: 3.83% (3.90%)* UK: 3.81% (3.88%)*	Min £100,000  Min £150,000 for ex-local authority properties.  Free valuation	Yes	No	Yes. Percentage must be selected when producing the KFI.	£10,000 - £750,000	Yes optional minimum of £25 up to 100% of the monthly interest  <b>Or</b> 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	<b>GILT linked max 25%</b> NO ERC if the mortgage is ported to another property accepted by L&G and some of the existing loan is repaid. <b>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&amp;G are notified that one needs long-term care.</b>	2.25% with a min £500 and a max £10k. Plus 1% on drawdown facility as and when drawn.
			L: 3.60% (3.66%) UK: 3.58% (3.64%)	£599	None		Yes	No		£10,000 - £750,000			
	55 - 90	Optional Payment Plus MER(AER)	L: 3.92% (3.99%) UK: 3.88% (3.95%)	£0	L: 4.11% (4.19%)* UK: 4.07% (4.15%)*		Yes	No		£10,000 - £750,000			
			L: 3.88% (3.95%) UK: 3.84% (3.91%)	£599	None		Yes	No		£10,000 - £750,000			
	55 - 90	Optional Payment Max MER(AER)	L: 4.70% (4.80%) UK: 4.66% (4.76%)	£0	L: 4.89% (5.00%)* UK: 4.85% (4.96%)*		Yes	No		£10,000 - £750,000			
			L: 4.66% (4.76%) UK: 4.62% (4.72%)	£599	None		Yes	No		£10,000 - £750,000			
	55 - 90	Optional Payment Max Plus MER(AER)	L: 5.37% (5.50%) UK: 5.31% (5.44%)	£0	L: 5.56% (5.70%)* UK: 5.50% (5.64%)*		Yes	No		£10,000 - £750,000			
			L: 5.33% (5.46%) UK: 5.27% (5.40%)	£599	None								
 England, Wales and Scotland	60 - 95	Lump Sum+ (F) Lite Standard Max	3.54% (3.60% AER) 3.69% (3.75% AER) 4.53% (4.63% AER)	£10	None	<b>Min £70,000</b>  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.	Yes - up to 10% per year after the first anniversary. Min £1000 per payment - 1 payment per year.	5% years 1-5, 3% years 6-10, ZERO there after	1.75%  <b>LLA 2.25%</b>
	60 - 95	Flexible (F)  *reserve facility guaranteed for 15 years.	<b>5.88% (6.04% AER)</b>	£500	None		Yes*. Min £2000 per draw.	No	No	£10,000 - £1 million	No		1.5% of the full facility at completion <b>LLA 1.75%</b>

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min-max loan amount	Accept payments redemption free	ERCs	Proc Fee
more2life England, Wales and Scotland.	55 – 95	Capital Choice (F)	4.42% (4.51% AER)	FREE	4.85% (4.96% AER) with 3% Cashback subject to min release of £35,000	Min £70,000 Free valuation	No	No	Yes. Automatic where the maximum is not taken.	£15,000 - £1,500,000	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.	2.25%
	60 – 75	Capital Choice Plus (F)	4.84% (4.95% AER)	FREE	5.18% (5.30% AER) with 3% Cashback subject to min release of £35,000	Min £70,000 Free valuation	No	No		£15,000 - £1,500,000			LLA 2.35%
	55* - no max.	Tailored Choice (F)* <i>*rated age must be over 60 for a single life and 65 for a joint life</i>	6.15% (6.33% AER)	£695	<b>** See page 6 for details**</b>	Min £70,000 Free valuation	Yes. Min £5000 per draw.	Yes	No	£10,000 - £600,000 (England) £250,000 (Scotland & Wales)	No	GILT linked. Max 25%	2.25% min £600  LLA 2.35%
more2life England, Wales	55-95	Maximum Choice Drawdown (F)	5.70% (5.85% AER)	£0	None	Min £70,000 Free valuation	Yes	No		£10,000 - £1,000,000	Yes - Up to 12% of the capital borrowed per year ERC-free. Min £50 per payment	Years 1 – 5: 6%  From years 6-10, the ERC will be 0% or 6% subject to the movement in gilt rates.	2.25%
		Maximum Choice Lump Sum (F)	5.51% (5.65% AER)	£0	none		No	No	2.25%				



**More 2 life Tailored Choice cashback deals**

Age	Single life cashback	Joint life cashback	Rate
55-65	4%	5%	6.58% (6.78% AER)
66-70	3%	4%	6.48% (6.68% AER)
71-75	2%	3%	6.39% (6.58% AER)

**JUST Lump Sum Lite cashback deals.**

Age	Annual Interest Rates			
	£500 cashback <small>(min. Advance £30,000)</small>	£1,000 cashback <small>(min. Advance £30,000)</small>	£1,500 cashback <small>(min. Advance £30,000)</small>	£2,000 cashback <small>(min. Advance £40,000)</small>
60-69	4.85% AER	4.90% AER	4.95% AER	5.00% AER
70-74	4.90% AER	4.95% AER	5.00% AER	5.05% AER
75-85	5.00% AER	5.05% AER	5.10% AER	5.15% AER


Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min-max loan amount	Accept payments redemption free	ERCs	Proc Fee		
  England, Wales and Scotland  * 2 year fixed rate products are fixed until 30 <sup>th</sup> November 2020.	55-100	<b>Roll-up</b> Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	5.50% (5.64% AER) 5.70% (5.85% AER) 4.89% (5.00% AER) 5.65% (5.80% AER)	£950	No	<b>Min £70,000</b> 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%		
	55-70	2 year* Fixed Rate Lite 2 year* Fixed Rate Standard	3.90% (3.97% AER) 4.20% (4.28% AER)				Free valuation for properties up to £1 million. A contribution will apply for properties over £1 million.								
	55-100	<b>Voluntary Payments</b> Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	5.99% (6.16% AER) 6.19% (6.37% AER) 5.37% (5.50% AER) 6.13% (6.30% AER)	£950	No				No	No	No			£10,000-£750,000	Up to 10% of the initial loan amount each year, ERC free. No max number of payments. Minimum amount £25.
	55-70	2 year* Fixed Rate Lite 2 year* Fixed Rate Standard	4.40% (4.49% AER) 4.70% (4.80% AER)												
	55-100	<b>Interest Payment</b> Variable Rate Lite Variable Rate Standard Fixed Rate Lite Fixed Rate Standard	5.50% (5.64% AER) 5.70% (5.85% AER) 4.89% (5.00% AER) 5.65% (5.80% AER)	£950	No		No	No	No	£10,000-£750,000	Yes a minimum of £25 up to 100% of the monthly interest	2.3%			
	  England, Wales and Scotland	60 – no max	<b>Option 1 (F)</b> Max Lite DD1 Max DD1 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.	
60 – no max		<b>Option 2 (F)</b> Max Lite DD2 Max DD2 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		<b>Option 3 (F)</b> Max Lite DD3 Max DD3 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%	<b>LLA 2.5% plus 1.25% on the reserve as and when it is drawn.</b>		

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min-max loan amount	Accept payments redemption free	ERCs	Proc Fee				
 <b>Residential Lifetime Mortgages</b>  England, Wales and Scotland.	55 - 90	Interest Select Gold (F)	5.36% (5.49% AER) 5.83% (5.99% AER)	£650 England and Wales, £795 Scotland.	Choice of none or £1,000. MER rate loaded by 0.10%	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 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  <b>2 ERC Waivers - Interest Select and Voluntary select plans only</b> 1. Downsize protection – No ERCs if your clients downsize after 5 years and as a result pay all of some of the equity release.  2. 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.	2.3% min £500 & 1% on the reserve facility.  <b>LLA 2.4 % (extra 0.1% paid by the Later Life Academy and not the provider).</b>				
	55 - 90	Interest Select Platinum (F)															Yes. Up to 15% of the initial borrowed per year with a minimum of £50 per payment. No max number of payments.
	55 - 90	Voluntary Select Gold (F)	5.55% (5.69% AER)		No						** Not available on Lifestyle Platinum with 3% cashback **			No			
	55 - 90	Voluntary Select Platinum (F)	6.12% (6.29% AER)														
	55 - 90	Lifestyle Lite (F)	4.02% (4.09% AER)		Choice of none or £1,000. MER rate loaded by 0.10%									No			
	55 - 90	Lifestyle Gold (F)	4.39% (4.48% AER)														
	60 - 90	Lifestyle Gold Plus (F)	5.45% (5.59% AER)														
	60 - 90	Lifestyle Platinum (F)	6.39% (6.58% AER)		6.67% (6.88% AER) with 3% cashback ^											No	
60 - 90	Prestige (F)	5.17% (5.29% AER)	No	Min £500,000 Free Valuation	No			£250,000 - £2m	No								
 <b>Landlord and Second Homes Lifetime Mortgages</b>  England, Wales and Scotland.	55 - 90	Second Home Lifestyle	5.99% (6.16% AER)	£650 England and Wales, £795 Scotland.	None	Min £70,000 Free Valuation	No	No	Yes. Must request amount when obtaining KFI.	£10,000 - £750,000	No	Fixed rate. 5% years 1-5, 3% years 6-8, ZERO there after	2.3% min £500				
	55 - 90	Second Home Voluntary Select	6.18% (6.36% AER)		None		No	No		£10,000 - £750,000	**See Voluntary select above**			2.3% min £500			
	55 - 90	Over 55 Buy to Let Lifestyle	5.99% (6.16% AER)	£650 England and Wales, £795 Scotland.	None	Min £70,000	No	No	Yes. Must request amount when obtaining KFI.	£10,000 - £750,000	No	Fixed rate. 5% years 1-5, 3% years 6-8, ZERO there after	2.3% min £500				
	55 - 90	Over 55 Buy to Let Voluntary Select	6.18% (6.36% AER)		None	Free Valuation	No	No			£10,000 - £750,000		**See Voluntary select above**		2.3% min £500		


^ cashback on the Lifestyle Platinum plan must be repaid if mortgage redeemed in ERCs period




**Hodge Lifetime Retirement Mortgage**

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cash back	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min loan amount	Accept payments	ERCs	Proc Fee
 <b>Hodge</b> England, Wales and Scotland	55 – 85	<b>Retirement Mortgage – 5 year fixed (V)</b>	3.85% AER	£995	None	<b>Min £100,000</b> £99 survey fee up to £350k <b>LLA FREE for properties up to £350K</b>	No	No	No	£20,000 - £500,000	Yes. Payments based on the affordability and income of the client. Acceptable sources of income include Pensions, Employment, Savings and Investments. Last 2 years track record required for Self Employed income	5% - 1% of the capital borrowed in the first 5 years only.	1.25% (standard 1%)  <b>LLA 1.4%</b>
	55 – 85	<b>Retirement Mortgage – 2 year fixed (V)</b>	3.45% AER	£995	None		No	No	No	£20,000 - £500,000		Years 1-2: 3% Zero thereafter.	

**Shawbrook Mortgage for older borrowers**

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cashback	Min Valuation and cost	Reserve Facility Yes/No	Medically Enhanced Yes/No	Protected Equity option Yes/No	Min-max loan amount	Accept payments	ERCs	Proc Fee
 <b>Shawbrook</b> 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%  <b>LLA 1.4%</b>

***The Family Building Society – Retirement Lifestyle Booster.***




Provider	Age	Product Name	Product type (all variable rates)	Rate	Initial Rate duration (until)	Followed 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	<b>Min £240,000</b> 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 10<sup>th</sup> 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](http://www.familybuildingsociety.co.uk)



**Solicitors, Funeral Plans, Benefit Software and PI cover**

 <p>England and Wales</p>	<p><b>Specialist Solicitors.</b>  <b>Club rate £390 + disbursements + VAT for remortgages, purchases refer for fee.</b>  <b>Later Life Academy rate £375 + disbursements + VAT for remortgages, purchases refer for fee.</b>          (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><b>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.</b>          Web <a href="http://www.equilaw.uk.com">www.equilaw.uk.com</a>          Or contact <b>Claire Barker</b> on <b>01452 657999</b></p>
	<p><b>Club Deal 10% discount in year 1 from £45.00 to £40.50.</b> To find out more use the web: <a href="http://www.freeben.co.uk">www.freeben.co.uk</a></p>
	<p><b>Professional Indemnity Insurance</b></p> <ul style="list-style-type: none"> <li>• Interest free 10 month Instalment facility.</li> <li>• No administrative fees, the members will only pay the premium plus the IPT with no hidden charges.</li> <li>• Market leading in house claims service.</li> <li>• Market leading rates for Mortgage brokers.</li> </ul>

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

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