



SCHEDULE 1: Equity Release Club

<u>Equity Release Product</u>	<u>Facility Rate</u>	<u>Gross Procurement Fee</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>
Flexible Lifetime Mortgage	0.25%	2.25% direct to adviser firm £50 marketing allowance to club	0	£11,250	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Flexible Lifetime Mortgage Additional Borrowing		2.25% + £50 allowance to club	0	£11,250	
Lump Sum Lifetime Mortgage		2.25% + £50 allowance to club	0	£11,250	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Lump Sum Lifetime Mortgage Additional Borrowing		2.25% + £50 allowance to club	0	£11,250	
Retirement Mortgage		1.25% + £50 allowance to club	£300	No max	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Retirement Mortgage Additional Borrowing		1.25% + £50 allowance to club	£300	No max	
<u>Residential Mortgage Product</u>		<u>Gross Procurement Fee</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>
55+ Mortgage and 55+ RIO		0.55% Gross (0.50% to adviser, 0.05% to be retained by club)	£225	No max	No valuation fee up to £350,000 pv. Equivalent contribution thereafter. Free legal package available if re-mortgage case
55+ & RIO Product Transfer		0.25%	0	No Max	



SCHEDULE 2: Later Life Academy and Platinum

• Commissions payable to The Intermediary

<u>Equity Release Product</u>	<u>Facility Rate</u>	<u>Gross Procuration Fee</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>
Flexible Lifetime Mortgage	0.25%	2.3% direct to adviser firm £50 marketing allowance to club	0	£11,500	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Flexible Lifetime Mortgage Additional Borrowing		2.3% + £50 allowance to club	0	£11,500	
Lump Sum Lifetime Mortgage		2.3% + £50 allowance to club	0	£11,500	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Lump Sum Lifetime Mortgage Additional Borrowing		2.3% + £50 allowance to club	0	£11,500	
Retirement Mortgage		1.4% + £50 allowance to club	£300	No max	£99 valuation fee up to £350,000 pv. Equivalent contribution thereafter
Retirement Mortgage Additional Borrowing		1.4% + £50 allowance to club	£300	No max	
<u>Residential Mortgage Product</u>		<u>Gross Procuration Fee</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>
55+ Mortgage and 55+ RIO		0.55% Gross (0.50% to adviser, 0.05% to be retained by club)	£225	No max	No valuation fee up to £350,000 pv. Equivalent contribution thereafter. Free legal package available if re-mortgage case
55+ & RIO Product Transfer		0.25%	0	No Max	