



more2life

Maximum Choice

Rates & LTVs

	Maximum Choice Lite		Maximum Choice			
	Lump Sum	Drawdown	Lump Sum		Drawdown	
	Free val		Val fee	Free val	Val fee	Free val
MER	4.47%	4.61%	4.92%	4.97%	5.06%	5.11%
AER	4.56%	4.71%	5.03%	5.08%	5.18%	5.23%
Arrangement fee (on completion)	£0					
Minimum property value	£100,000					
Drawdown facility	No	Yes	No	Yes		
Minimum drawdown facility	N/A	£5000	N/A	£5000		
Minimum drawdown release	N/A	£500	N/A	£500		
Minimum age	55					
Maximum age	95					
Minimum loan/initial release	£10,000					
Maximum loan	£750,000					
Availability	England, Wales, mainland Scotland					



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Maximum Choice

LTVs

Age	Maximum Choice Life (% joint and single lives)	Maximum Choice (% joint and single lives)
55	22.50	25.00
56	23.50	26.00
57	24.50	27.00
58	25.50	28.00
59	26.50	29.00
60	28.30	31.00
61	29.30	32.00
62	30.30	33.00
63	31.30	34.00
64	32.30	35.00
65	33.30	36.00
66	34.30	37.00
67	35.30	38.00
68	36.30	39.00
69	37.30	40.00
70	38.30	41.10
71	39.50	42.20
72	40.50	43.40
73	41.50	44.60
74	42.50	45.80
75	43.80	47.00
76	45.00	48.00
77	46.00	49.00
78	47.00	50.00
79	47.60	50.50
80	48.60	51.50
81	49.60	52.50
82	50.20	53.00
83	50.60	53.00
84	50.80	53.00
85+	51.00	54.00

This is for intermediaries only and has not been approved for customer use.

CML902.5 – Correct as at 23/08/2019