



more2life

Tailored Plus

Rates & cashback

Single & Joint Life – no cashback	
Age	55 +
Cashback	No Cashback
MER	6.10%
AER	6.27%
APR	6.43%
Valuation fee	£0
Arrangement fee	£695
Minimum property value	£70,000
Maximum property value	No maximum (properties valued above £1 million must be referred)
Minimum loan	£10,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)
Minimum drawdown facility	£2,000

Single Life					
Age	60+				
Cashback*	1%	2%	3%	4%	5%
MER	6.40%	6.45%	6.50%	6.55%	6.60%
AER	6.59%	6.64%	6.70%	6.75%	6.80%
APR	6.75%	6.80%	6.85%	6.90%	6.96%
Valuation fee	£0				
Arrangement fee	£695				
Minimum property value	£70,000				
Maximum property value	No maximum (properties valued above £1 million must be referred)				
Minimum loan	£10,000	£20,000	£30,000	£40,000	£50,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)				
Minimum drawdown facility	£2,000				

*For ages 60-74 cashback is capped at £6,000 and for ages 75+ cashback is capped at £3,000.



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Rates & cashback

Joint Life – with cashback*			
Age	80-90		
Cashback (all capped at £3,000)	1%	2%	3%
MER	6.45%	6.50%	6.55%
AER	6.64%	6.70%	6.75%
APR	6.80%	6.85%	6.90%
Valuation fee	£0		
Arrangement fee	£695		
Minimum property value	£70,000		
Maximum property value	No maximum (properties valued above £1 million must be referred)		
Minimum loan	£10,000	£20,000	£30,000
Maximum loan	£600,000 (England), £250,000 (Wales & mainland Scotland)		
Minimum drawdown facility	£2,000		



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LTVs

Age	Single Life (subject to underwriting)			Joint Life (subject to underwriting)		
55	25.90%	to	38.10%	n/a	to	36.10%
56	25.90%	to	39.20%	n/a	to	37.20%
57	25.90%	to	40.30%	n/a	to	38.30%
58	25.90%	to	41.40%	20.90%	to	39.40%
59	26.00%	to	43.50%	22.00%	to	40.50%
60	27.10%	to	43.50%	23.10%	to	42.60%
61	28.20%	to	44.70%	24.20%	to	43.70%
62	29.30%	to	46.30%	25.30%	to	45.30%
63	30.40%	to	47.40%	26.40%	to	46.40%
64	31.50%	to	48.50%	28.50%	to	48.50%
65	32.60%	to	49.60%	29.60%	to	49.60%
66	33.70%	to	50.00%	30.70%	to	50.00%
67	34.80%	to	50.80%	31.80%	to	50.80%
68	35.90%	to	51.90%	32.90%	to	51.90%
69	37.00%	to	53.00%	34.00%	to	53.00%
70	38.10%	to	53.50%	36.10%	to	53.50%
71	39.20%	to	54.50%	37.20%	to	54.50%
72	40.30%	to	54.50%	38.30%	to	54.50%
73	41.40%	to	54.50%	39.40%	to	54.50%
74	43.50%	to	54.50%	40.50%	to	54.50%
75	43.60%	to	54.50%	42.60%	to	54.50%
76	44.70%	to	54.50%	43.70%	to	54.50%
77	46.30%	to	54.50%	45.30%	to	54.50%
78	47.40%	to	54.50%	46.40%	to	54.50%
79	48.50%	to	54.50%	48.50%	to	54.50%
80	49.60%	to	54.50%	49.60%	to	54.50%
81	50.00%	to	54.50%	50.00%	to	54.50%
82	50.80%	to	54.50%	50.80%	to	54.50%
83	51.90%	to	54.50%	51.90%	to	54.50%
84	53.00%	to	54.50%	53.00%	to	54.50%
85	53.50%	to	54.50%	53.50%	to	54.50%
86+	54.50%					

CML889.2 – Correct as at 19/08/19. This is intended for intermediaries only and has not been approved for customer use.