

## Equity Release Broker Tables by PMS

Company	Plan Name (Type of Plan)	Min Age	Min Joint Age	Max % Property Purchased or Max LTV Depending on scheme (Property Purchased -Reversion Schemes/LTV - Lifetime Mortgage (1))	Income	Lump Sum	*SHIP Member	No Negative Equity Guarantee	Interest Calculated	Interest Applies
Aviva 0845 300 2837	Lifestyle Lump Sum	55	55/55	40%	No	Yes	Yes	Yes	Daily	Annually
Aviva 0845 300 2837	Lifestyle Lump Sum Max	55	55/55	51%	No	Yes	Yes	Yes	Daily	Annually
Aviva 0845 300 2837	Lifestyle Flexible Option	55	55/55	45%	No	Yes & Reserve	Yes	Yes	Daily	Annually
Hodge Lifetime 0800 731 4076	Equity Release Lifetime Mortgage Option	55	55/55	45%	No	Yes	Yes	Yes	Daily	Monthly
Hodge Lifetime 0800 731 4076	Shared Growth Option	65	65/65	90%	No	Yes	Yes	N/A	N/A	N/A
Just Retirement 0845 302 2287	Roll-Up Lifetime	60	60/60	40%	No	Yes	Yes	Yes	Annually	Annually
Just Retirement 0845 302 2287	Fixed Lifetime Mortgage	60	60/60	N/A	No	Yes	Yes	Yes	N/A Fixed Charge	N/A Fixed Charge
LV= 0870 609 0616	Lump Sum Lifetime Mortgage	60	60/60	50%	No	Yes	Yes	Yes	Daily	Annually
LV= 0870 609 0616	Flexible Lifetime Mortgage	60	60/60	50%	Yes	Yes	Yes	Yes	Daily	Annually
More 2 Life 08454 150 150	Protected Plan	70	70	50%	No	Yes & reserve	Yes	Yes	Daily	Monthly
More 2 Life 08454 150 150	Enhanced Protected Plan	55	55	54.5%	No	Yes & reserve	Yes	Yes	Daily	Monthly
More 2 Life 08454 150 150	Enhanced Plus	55	55	55%	No	Yes	Yes	Yes	Daily	Monthly
Newlife 0121 712 3800	Lifetime Fixed	55	55/55	42%	No	Yes	Yes	Yes	Daily	Monthly
Newlife 0121 712 3800	New Life Gold	55	55/55	48%	No	Yes	Yes	Yes	Daily	Monthly
Newlife 0121 712 3800	Optimum Home Reversion Plan	65	65/65	100% (99.9% Scotland)	No	Yes	Yes	N/A	N/A	N/A
Newlife 0121 712 3800	Options Home Reversion Plan	65	65/65	95%	No	Yes	Yes	N/A	N/A	N/A
Stonehaven 0800 068 0212	Interest Select Lite	55	55	36%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly
Stonehaven 0800 068 0212	Interest Select	55	55	39%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly
Stonehaven 0800 068 0212	Interest Select Plus	55	55	42%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly
Stonehaven 0800 068 0212	Interest Select Max	55	55	44%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly
Stonehaven 0800 068 0212	Lump Sum Lite	55	55	36%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly
Stonehaven 0800 068 0212	Lump Sum	55	55	39%	No	Yes	Yes	Yes	Fixed rate, Monthly.	Monthly

Notes: \*SHIP is a collective initiative launched by the main specialist providers of Home Income Plans for the elderly. SHIP insists on a code of practice to which all members must adhere. All information correct as at 17<sup>th</sup> October 2011. Premier Mortgage Service and PMS® are trading styles of Bankhall PMS Limited which is a company registered in England and Wales with number 2785381 which is authorised and regulated by the Financial Services Authority under number 164877. Registered office: Pixham End, Dorking, Surrey, RH4 1QA. VAT number: 750012975. PMS® is a registered trademark of Sesame Bankhall Group Limited (a company registered in England and Wales with number 3573352 Registered office: as above).