

# more2life

LTVs and main specifications

	Tailored Choice		
	Interest Choice	Healthy lives	Impaired lives
Interst rate (monthly)	<b>5.60%</b>	<b>5.55%</b>	<b>6.25%</b>
AER	5.75%	5.69%	6.43%
Free valuation	No	<b>Yes</b>	<b>Yes</b>
Arrangement fee (on completion)	£695	£695	695
Min property value	£70,000	£60,000	£60,000
Guaranteed Inheritance Feature?	No	Yes	Yes
<p><b>Guaranteed Inheritance Feature (GIF) example and explanation:</b> a client takes 50% of the maximum available to them =50% of the future property value protected from compounding interest. A client takes 25% of maximum available = 75% protected. Unlike all other GIFs, more 2 life's doesn't restrict the size of a client's borrowing facility. They get the protected equity and a drawdown facility. When they use the facility, the protected percentage reduces accordingly.</p>			
Drawdown facility available?	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Monthly interest payments?	Yes	No	No
Minimum drawdown release	£5,000	£5,000	5000
Min age	60	70	60 - Rated age
Max age	99	No max	No max
Min loan/initial sum	£10,000	£15,000	£15,000
Max loan	£450,000	£750,000	£750,000
Availability	England, Wales	England, Wales & Scotland	England, Wales & Scotland
<b>Age</b>	<b>LTV%</b>	<b>LTV%</b>	<b>LTV%</b>
55	n/a	n/a	n/a to n/a
56	n/a	n/a	n/a to n/a
57	n/a	n/a	n/a to n/a
58	n/a	n/a	n/a to n/a
59	n/a	n/a	n/a to n/a
60	24.00	n/a	23.10 to 39.60
61	25.00	n/a	24.20 to 40.70
62	26.00	n/a	25.30 to 41.80
63	27.00	n/a	26.40 to 42.90
64	28.00	n/a	27.50 to 44.00
65	29.00	n/a	28.60 to 45.10
66	30.00	n/a	29.70 to 46.20
67	31.00	n/a	30.80 to 47.30
68	32.00	n/a	31.90 to 48.40
69	33.00	n/a	33.00 to 49.50
70	34.00	30.00	34.10 to 50.00
71	35.00	31.00	35.20 to 50.00
72	36.00	32.00	36.30 to 50.00
73	37.00	33.00	37.40 to 50.00
74	38.00	34.00	38.50 to 50.00
75	39.00	35.00	39.60 to 50.00
76	40.00	36.00	40.70 to 50.00
77	41.00	37.00	41.80 to 50.00
78	42.00	38.00	42.90 to 50.00
79	43.00	39.00	44.00 to 50.00
80	44.00	40.00	45.10 to 50.00
81	44.00	41.00	46.20 to 50.00
82	44.00	42.00	47.30 to 50.00
83	44.00	43.00	48.40 to 50.00
84	44.50	44.00	49.50 to 50.00
85	45.00	45.00	50.00 to 50.00
86	45.00	46.00	50.00 to 50.00
87	45.00	47.00	50.00 to 50.00
88	45.00	48.00	50.00 to 50.00
89	45.00	49.00	50.00 to 50.00
90+	45.00	50.00	50.00 to 50.00

This is an equity release plan. To understand the features and risks ask for a personalised illustration.

more 2life Ltd is authorised and regulated by the Financial Conduct Authority. more 2 life Limited PO Box 1168, Preston PR2 0GB t: 08454 150 150 f: 08451 260 060 e: info@more2life.co.uk w: www.more2life.co.uk