

These rates are for lifetime mortgages sold through financial advisers. This leaflet should only be used in conjunction with the following Aviva equity release guides: 'A guide to our lifetime mortgages', 'Tariff of charges', 'Additional borrowing'.



How much could I release with an Aviva lifetime mortgage?

The rates shown in the table will give you an idea of the percentage of property value we could lend you. The actual amount that you could release from your home will be shown on your personal illustration.

The table shows the minimum amount your home must be worth before we'll consider an application for our minimum loan amount of £15,000. It also shows the maximum amount you could borrow, with our agreement, as a percentage value of your home. For flats and maisonettes, we base the loan on 85% of the value.

It's important you consider the benefits, costs and risks before deciding whether a lifetime mortgage is right for you. Please read the section about features and considerations in our guide to lifetime mortgages for more information. It tells you about the benefits and also the things to consider before releasing equity from your home.

Age	Lifestyle Lump Sum Max			Lifestyle Flexible Option		
	Minimum value of your home (joint applications)	Percentage of the property value we'll lend for single applications	Percentage of the property value we'll lend for joint applications (based on youngest person)	Minimum value of your home (joint applications)	Percentage of the property value we'll lend for single applications (based on youngest person)	Percentage of the property value we'll lend for joint applications (based on youngest person)
55	£84,270	20.5%	17.8%	£132,743	13.0%	11.3%
56	£80,214	21.5%	18.7%	£122,951	14.0%	12.2%
57	£76,142	22.5%	19.7%	£113,636	15.0%	13.2%
58	£75,000	23.5%	21.3%	£101,351	16.0%	14.8%
59	£75,000	24.5%	22.3%	£94,937	17.0%	15.8%
60	£75,000	25.5%	23.4%	£88,757	18.0%	16.9%
61	£75,000	26.0%	24.3%	£84,746	19.0%	17.7%
62	£75,000	27.0%	25.7%	£78,947	20.0%	19.0%
63	£75,000	28.0%	26.3%	£75,000	21.0%	20.3%
64	£75,000	29.0%	27.7%	£75,000	22.0%	21.9%
65	£75,000	30.0%	29.0%	£75,000	23.5%	23.5%
66	£75,000	31.0%	30.0%	£75,000	25.0%	25.0%
67	£75,000	32.5%	31.0%	£75,000	26.5%	26.5%
68	£75,000	33.5%	31.5%	£75,000	28.0%	27.5%
69	£75,000	34.5%	33.0%	£75,000	30.5%	30.0%
70	£75,000	36.0%	34.5%	£75,000	32.0%	31.5%
71	£75,000	37.0%	35.3%	£75,000	33.0%	32.2%
72	£75,000	38.0%	36.1%	£75,000	34.0%	32.8%
73	£75,000	39.0%	36.8%	£75,000	34.5%	33.3%
74	£75,000	40.0%	37.8%	£75,000	35.0%	33.8%
75	£75,000	41.0%	39.2%	£75,000	36.0%	35.2%
76	£75,000	42.5%	40.6%	£75,000	37.0%	36.1%
77	£75,000	44.0%	41.9%	£75,000	38.0%	36.9%
78	£75,000	45.0%	42.8%	£75,000	39.0%	37.4%
79	£75,000	46.0%	43.7%	£75,000	40.0%	38.7%
80	£75,000	47.0%	44.2%	£75,000	41.0%	39.2%
81	£75,000	48.0%	45.5%	£75,000	42.0%	40.9%
82	£75,000	49.0%	46.8%	£75,000	43.0%	41.4%
83	£75,000	50.0%	47.5%	£75,000	44.0%	43.0%
84	£75,000	51.0%	49.3%	£75,000	45.0%	44.5%
85+	£75,000	52.0%	51.0%	£75,000	45.0%	45.0%

You can get an idea of the maximum amount you can borrow by multiplying the value of your property by the percentage we've given for your age. These figures are correct at the time of publication but we reserve the right to alter them at any time and without notice.

Enhanced lifetime mortgages

If you have certain medical conditions which could restrict your life expectancy, you may be able to get a lower rate of interest on your Lifestyle Flexible Option mortgage. If you choose our Lifestyle Lump Sum Max Mortgage you may be able to borrow a higher proportion of your property's value (loan to value) or benefit from a lower rate of interest instead. Your financial adviser can assess your eligibility for getting an enhanced lifetime mortgage, using the medical questions that we provide.

| **Retirement** | Investments | Insurance | Health |

Aviva Equity Release UK Limited. Registered in England No. 3286484. Aviva, Wellington Row, York, YO90 1WR.
Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310433.

[aviva.co.uk](https://www.aviva.co.uk)

PF011139 04/2020