

This leaflet should only be used in conjunction with the following Aviva equity release guides: **'A guide to our lifetime mortgage'**, **'Tariff of charges'** and **'Additional borrowing'**.

How much you could release with an Aviva lifetime mortgage

The rates shown in the table will give you an idea of the percentage of your property's 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 leasehold properties the remaining lease length will determine what percentage of the property valuation is used to work out how much you can borrow. Please see your adviser for more details.

For homeowners over 55. Inheritance will be reduced; tax position and welfare benefits may be affected.

It's important you consider the benefits, costs and risks before deciding whether a lifetime mortgage is right for you.

Lifetime Mortgage				
Age	Minimum value of your home	Percentage of the property value we'll lend for single applications	Minimum value of your home	Percentage of the property value we'll lend for joint applications (based on youngest person)
55	£96,774	15.5%	£120,000	12.5%
56	£90,361	16.6%	£110,294	13.6%
57	£85,227	17.6%	£102,740	14.6%
58	£80,214	18.7%	£95,541	15.7%
59	£76,142	19.7%	£89,820	16.7%
60	£75,000	20.8%	£84,270	17.8%
61	£75,000	21.8%	£79,787	18.8%
62	£75,000	22.9%	£75,377	19.9%
63	£75,000	23.9%	£75,000	20.9%
64	£75,000	24.8%	£75,000	21.8%
65	£75,000	25.6%	£75,000	22.6%
66	£75,000	26.5%	£75,000	23.5%
67	£75,000	27.1%	£75,000	24.1%
68	£75,000	28.3%	£75,000	25.3%
69	£75,000	29.4%	£75,000	26.4%
70	£75,000	30.4%	£75,000	27.4%
71	£75,000	31.3%	£75,000	28.3%
72	£75,000	32.3%	£75,000	29.3%
73	£75,000	33.2%	£75,000	30.2%
74	£75,000	33.7%	£75,000	30.7%
75	£75,000	34.5%	£75,000	31.5%
76	£75,000	35.3%	£75,000	32.3%
77	£75,000	36.1%	£75,000	33.1%
78	£75,000	37.0%	£75,000	34.0%
79	£75,000	37.7%	£75,000	34.7%
80	£75,000	38.6%	£75,000	35.6%
81	£75,000	39.4%	£75,000	36.4%
82	£75,000	40.3%	£75,000	37.3%
83	£75,000	41.3%	£75,000	38.3%
84	£75,000	42.4%	£75,000	39.4%
85+	£75,000	43.4%	£75,000	40.4%

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're legally allowed to, and may, alter them at any time and without notice.

Enhanced lifetime mortgages

If you have certain medical conditions that may restrict your life expectancy, you may be able to borrow a higher percentage 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 a health and lifestyle questionnaire that we provide.

Need this in a different format?

Please get in touch if you'd prefer this guide (**PF011139**) in large print, braille or as audio.

How to contact us

 0800 068 6800

 contactus@aviva.com

 aviva.co.uk

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