

Improved Equity Release Lifestyle Flexible Option

It takes Aviva to provide tailored equity release that customers may think has been made just for them.

Reduced minimum cash reserve releases

The minimum cash reserve release is now **£500** - previously £2,000.

This new, lower drawdown amount is perfect for;

- ✓ Helping maintain a customer's lifestyle
- ✓ Unexpected expenses - like vet's bills or white goods, or;
- ✓ Helping family out

The minimum reserve that can be set up remains at £5,000, the number of cash reserve draws are unlimited and there are no transaction fees.

The improvements offer greater flexibility throughout the life of the product to meet the changing needs of customers including only borrowing what they need.

Introducing **individually tailored** cash reserve interest rates

Our cash reserve interest rates are now **individually priced** to align with our new business approach.

The new rates will take into account;

- ✓ Health and lifestyle enhancements on the initial loan
- ✓ Changes to house prices
- ✓ Customer's current age

We'll also consider prevailing market conditions at the time each draw is taken, our latest view of the risk and cost of providing a drawdown release, the outstanding loan amount and the amount being requested.

Here to **support you**

We offer support to help build your equity release business. Whether you're new to the field or already qualified and selling our products, we have information and resources in place to offer support through the equity release journey.

From CPD-accredited video modules to exam support and guides, we're here to help you help your customers map the path to a brighter future.

For further information, please see our [FAQs](#) or speak to your account manager.

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