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Unlocking more equity with our Lifestyle Max lifetime mortgage

We offer two lifetime mortgage products for your clients.

Aviva Lifetime Mortgages Compared

All information is correct at 9 October 2026 and is subject to change.

	Lifestyle Flexible Advantage	Lifestyle Max
Eligibility		
Age	Minimum age 55 No maximum age	
Property value	Minimum £75,000 Maximum - upon referal over £5million	Minimum £75,000 Maximum - £2.5 million
Lending criteria	Prevailing lending criteria	
Minimum loan	£15,000 lump sum or £10,000 lump sum with a £5,000 cash reserve	£15,000 lump sum
Maximum loan	No max	£1.5 million
Product features		
No negative equity guarantee	Yes	
Inheritance guarantee		
Downsizing protection		
Voluntary partial repayments	Yes - minimum £50 and maximum is 10% of all loans per policy year	
Interest-servicing uplift	Yes, for every repayment that services interest in the current policy year (subject to minimum and maximums shown above), Aviva will add an uplift. The uplift % can be found in Section 14 of the KFI and Offer documents	No
Early Repayment Charges (ERC)		
ERC model	Gilt or Fixed %	Fixed %
Fixed % ERC term	10 years, Year 11 onwards 0%	4 years, Year 5 onwards 0%
Fixed % ERC shape	Year 1 9% Year 2 9% Year 3 8% Year 4 7% Year 5 6% Year 6 5% Year 7 4% Year 8 3% Year 9 2% Year 10 1%	Year 1 8% Year 2 7% Year 3 6% Year 4 5%
Further borrowing		
Additional borrowing	Yes - minimum £5,000 Although unlikely if max loan taken at outset	
Cash Reserve Facility	Yes	No
Pricing		
Enhanced terms	Yes	No
LTV range	17.4% - 43%	18.25% - 49.65%

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