

# Enhancing a lifetime mortgage with Aviva

With our Lifestyle Flexible Advantage lifetime mortgage your client could benefit from receiving a higher loan amount and/or a lower fixed interest rate depending on their health and lifestyle.

## What are our enhanced terms for qualifying clients?

If your client qualifies for an enhanced lifetime mortgage with Aviva Lifestyle Flexible Advantage, they could receive a lower fixed interest rate and/or a higher loan amount.

## Why is it important to answer the health and lifestyle questions?

The underwriting decision made at initial borrowing will also be used if in the future your client requests additional funds, such as drawing from their cash reserve or applying for additional borrowing. So, if your client qualified for enhanced terms at initial borrowing, they'll continue to receive these terms on any future borrowing. We'll only request health and lifestyle details at initial borrowing, so it's important to complete and submit this information when requesting a quote and during the online application process.

### What you need to do:

To start the ball rolling, you'll need to check if your client qualifies for enhanced terms. To assess their eligibility, please work through the simple questions below during their first appointment.

#### 10 simple questions for your client

1. Have you smoked more than 10 cigarettes a day or 2.5oz (70g) of rolling tobacco a week on a regular basis for the last 10 years or more?
2. Do you have high blood pressure (hypertension) which requires prescribed daily medication?
3. Have you been diagnosed with diabetes which is controlled by tablets or insulin?
4. a) Have you had a heart attack, coronary artery bypass graft or coronary angioplasty? or  
b) Have you been diagnosed with angina which requires prescribed daily medication?
5. a) Have you had a stroke (CVA) or  
b) Have you had a mini stroke (TIA) within the last 5 years that requires prescribed medication?
6. Have you been diagnosed with multiple sclerosis that requires the use of walking sticks or similar aids?
7. Have you been diagnosed in the last 5 years with any of the following that required chemotherapy or radiotherapy; cancer, leukaemia, Hodgkin's disease, lymphoma, any malignant growth or tumour?
8. Have you been diagnosed with Parkinson's Disease that requires the use of walking sticks or similar aids?
9. Have you been advised by a medical professional to take early retirement due to ill health, **for any reason other than:**
  - Anything disclosed above
  - Musculoskeletal disorder (for example osteoarthritis, rheumatoid arthritis, back, neck shoulder or joint pains)
  - Mental health disorder (for example anxiety, stress, depression or any mental or nervous illness)
10. Have you been diagnosed with any of the following?
  - Dementia (including Alzheimer's Disease)
  - Chronic kidney failure
  - Heart, kidney, liver or lung transplant
  - Cirrhosis of the liver
  - Motor Neuron Diseases
  - Heart valve replacement
  - Peripheral Vascular disease (including Intermittent Claudication)
  - Hepatitis C
  - HIV

## Next steps:

1. Get a quote and download an illustration (KFI) online through either your preferred research portal or direct from our **Adviser website**.
2. Submit an application online through our Adviser website, make sure your client understands that by providing consent they are:
  - declaring that all the information they've provided is correct
  - giving us permission to process their health information for the purposes of processing their application.

Aviva may choose to contact your client's GP in order to verify the health information they have provided as part of their application. If selected, your client(s) will be asked to sign a separate consent form that gives Aviva permission to contact their GP.

## Find out more about our lifetime mortgage

You can find out more about our lifetime mortgage and equity release in general on our adviser website.

Our lifetime mortgage is a long-term loan secured on the customer's home, for UK homeowners aged 55 or over. Inheritance will be reduced; tax position and welfare benefits may be affected.

## Get in touch

Please contact our Pre application support team:

 0800 015 4909

Monday to Friday 9:00am - 5:00pm

Wednesday: Closed for staff training 9:30am - 10:30am

Calls to and from Aviva may be monitored and/or recorded.

 [equityreleasefapresales@aviva.com](mailto:equityreleasefapresales@aviva.com)

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