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LUMP SUM LIFETIME MORTGAGE RATES

This is a lifetime mortgage. To make sure you and your client understand the features and risks, ask for a personalised illustration.

| Age Band | AER (Fixed) | Monthly Equivalent | Overall Cost For Comparison |
|---------------|-------------|--------------------|-----------------------------|
| 60 (Min) – 65 | 6.79%* | 6.59% | 7.00% APR |
| 66 – 70 | 6.79%* | 6.59% | 7.00% APR |
| 71 – 75 | 6.84%* | 6.63% | 7.10% APR |
| 76 – 80 | 6.89%* | 6.68% | 7.10% APR |
| 81 – 85 | 6.89%* | 6.68% | 7.10% APR |
| 86 – 95 (Max) | 6.99%* | 6.78% | 7.20% APR |

The example used to calculate the APR is: a single person with a property value of £200,000, loan amount of £40,000 and total fees of £1,133.

Interest is compounded annually. We charge interest daily to calculate the amount owed if a repayment is made part way through a year.

*Please note that if the total loan amount is £600,000 or over, then a higher interest rate will apply.

Please call 0800 0288 974 (option 1) for more information.

Rates correct as at 4 January 2010.

Dedicated quotes team:
0800 0288 974 (option 1)
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For textphone dial 18001 first.
Opening Hours:
8:30am – 5:30pm Monday – Friday
We may record and/or monitor calls for training and audit purposes.
www.LV.com/adviser

You can get this and other documents from us in Braille, large print or on audio tape by contacting us.

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