




This is for financial advisers only.
Not to be used with customers.

The LV= difference



Comparison of lifetime mortgage products

	Clearly defined early repayment charges	Interest compounded annually	Drawdown guarantee with no exceptions	No cap on maximum commission or loan	Lending on second homes in the UK
LV=	✓	✓	✓	✓	✓
 Best Equity Release / Lifetime Lender	✗	✓	✗	✗	✗
 Best Lifetime Mortgage Product Provider	✗	✓	✗	✗	✗
 Best Lifetime Mortgage Lender	✓	✗	✗	✗	✗

These are lifetime mortgages. To make sure you and your client understand the features and risks, ask for a personalised illustration.



Flexible Lifetime Mortgage



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

LV= Equity Release

Award-winning

- Best equity release provider 2008/09 and best lifetime mortgage lender 2009/10 – Your Mortgage Awards.
- Best equity release/lifetime lender 2010 – Mortgage Strategy Awards.
- Only lifetime mortgage provider to have been awarded a 5 Star Rating in 2010 by Defaqto, for our Flexible Lifetime Mortgage, the highest possible rating.

Source: Defaqto 29 April 2010

Quality products and service, with features and benefits independently assessed as the best in the market.

Transparency

- Clear, defined early repayment charges, ending after ten years. Fairer to your customer and easy to understand.
- No hidden fees for additional borrowing.

Fees and charges clearly explained and easy to understand.

Value

- Age-banded interest rates available from age 60 to age 95, offering competitive rates tailored to your customer's age.
- Two free revaluation facility on the Flexible Lifetime Mortgage, enabling your customer to see if they can increase their maximum loan.
- Two free further advances available on the Lifetime Mortgage, allowing your customer to see if they can borrow more if their circumstances change.
- Fee-free withdrawals on the Flexible Lifetime Mortgage.

Good value, competitive products from a company which has been looking after customers since 1843.

Fairness

- Maximum loan facility on the Flexible Lifetime Mortgage guaranteed to be available for 15 years from completion, regardless of what happens to interest rates or property prices.
- No negative equity guarantee, ensuring your customer/their beneficiaries will never be left owing more than the property value upon death or entry into permanent residential care.

Fair product terms and guarantees that you would expect from a member of SHIP and the UK's largest friendly society.

Commitment

- In-house funding, taking responsibility for both our lifetime mortgage products.
- Via acquisitions of Stalwart Assurance and GE Life, a consistent presence in the equity release market since 1986.
- LV= Equity Release Limited are part of Liverpool Victoria Friendly Society Limited who have £7billion assets under management, 3.8million members and customers.

Demonstrating commitment to the market through strength, stability and heritage.

Equity Release Quotes Team

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For textphone dial 18001 first. Lines are open Monday to Friday 8.30am to 5.30pm. We may record and/or monitor your calls for training and audit purposes.

