

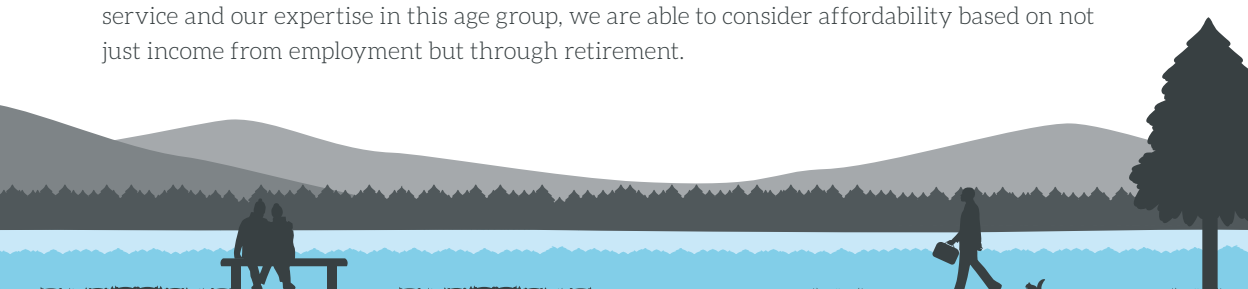
Do you have customers aged 55 and over looking for a mortgage? **We could help.**

Hodge Lifetime, a specialist in later life lending offers the 55+ Mortgage, an interest only residential mortgage designed specifically with the older borrower in mind.

Many people 55 and over feel they are too old to get a new mortgage, the 55+ described as a flexible way to borrow money in later life could be the answer. With an LTV of up to 60%, money can be used for varied purposes including re-mortgage, purchase, holiday home and debt consolidation. This isn't an equity release deal – it's a standard residential mortgage where loan interest is repaid each month, your customers retain 100% ownership of their property and at the end of the mortgage they repay the capital through a specified repayment vehicle.

With the population getting older, people are working for longer and seeking more innovative alternatives to High Street borrowing. The UK already has almost 12 million over 65s many of these with legacy interest only mortgages and no readily available repayment vehicle. Selling may have been their only option, 55+ could be a solution.

With each case individually underwritten using Hodge's award winning personal approach to service and our expertise in this age group, we are able to consider affordability based on not just income from employment but through retirement.



Visit www.hodgelifetime.co.uk for more information or for a personalised quotation call us on 0800 731 4076.

- 1 Trust us to do right by your customers** – The 55+ residential interest only mortgage was created as we believe that customers age 55 and over should have access to a flexible and innovative mortgage product and should not be disregarded due to age.
- 2 Later life lending specialists** – One of a small number of lenders that provide an interest only residential mortgage for 55 to 95 year olds.
- 3 Experience** – Hodge have been in the business of lending to older borrowers since 1965, throughout this time we have become experts in our field, achieving award winning innovation in this sector.
- 4 Expertise** – A dedicated team of staff who can knowledgeably deal with you and your customers both pre, during and after the application process.
- 5 Understanding** – We understand there is no such thing as a 'typical' customer with a 'typical' retirement and we adapt our products, processing and underwriting around this.
- 6 The personal approach** – We believe that each case deserves personal service, from initial contact and underwriting throughout the application process you will deal with a person and not a computer.
- 7 Choice** – We offer both fixed and variable rates on the 55+ product, with a choice of 2 or 5 year fixes and ERC's.
- 8 Competitive rates** – Our rates on the 55+ fixed option range from 3.50 with variable at 3.35 with a choice of 2 year and 5 year fixes.
- 9 Flexibility** – Offering the ability to overpay by up to 10% from day one, meaning your customer can reduce the capital on the mortgage as well as paying the interest monthly.
- 10 Responsible lending** – The Hodge Foundation, a charity supporting the welfare, medical, academic and educational areas owns 79% of our business. By helping our customers achieve their goals, we are also helping good causes that are important to us.

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Please also visit our website www.hodgelifetime.co.uk for further details, downloads and a useful [mortgage calculator tool](#).

Please note this product is currently available in England, Wales and mainland Scotland.

