

Loan to Value table

Age	Lifetime Mortgage Plus (%)	Lifetime Mortgage Max (%)	Indexed Lifetime Mortgage (%)	Indexed Lifetime Mortgage Plus (%)	Indexed Lifetime Mortgage Max (%)	Lump Sum Lifetime Mortgage (%)	Flexible Lifetime Mortgage (%)	Retirement Mortgage (%)	55+ (%)
55	19	21	15	19	21	N/A	N/A	50	60
56	20	22	16	20	22	N/A	N/A	50	60
57	21	23	17	21	23	N/A	N/A	50	60
58	22	24.5	18	22	24.5	N/A	N/A	50	60
59	23	26	19	23	26	N/A	N/A	50	60
60	24	28	20	24	28	20	20	50	60
61	25	29	21	25	29	21	21	50	60
62	26	30	22	26	30	22	22	50	60
63	27	31	23	27	31	23	23	50	60
64	28	32	24	28	32	24	24	50	60
65	29	33	25	29	33	25	25	50	60
66	30	34	26	30	34	26	26	50	60
67	31	35	27	31	35	27	27	50	60
68	32	36	28	32	36	28	28	50	60
69	33	37	29	33	37	29	29	50	60
70	34	38	30	34	38	30	30	50	60
71	35	39	31	35	39	31	31	45	60
72	36	40	32	36	40	32	32	45	60
73	37	41	33	37	41	33	33	45	60
74	38	42	34	38	42	34	34	45	60
75	39	43	35	39	43	35	35	45	60
76	40	44	36	40	44	36	36	40	60
77	41	45	37	41	45	37	37	40	60
78	42	46	38	42	46	38	38	40	60
79	43	47	39	43	47	39	39	40	60
80	44	48	40	44	48	40	40	40	60
81	45	49	41	45	49	41	41	40	60
82	46	50	42	46	50	42	42	40	60
83	47	50	43	47	50	43	43	40	60
84	48	50	44	48	50	44	44	40	60
85	49	50	45	49	50	45	45	40	60

*RM/55+ max LTV based on affordability

Get in touch

Freephone: 0800 731 4076

Hodge Lifetime, One Central Square, Cardiff, CF10 1FS

www.hodgelifetime.co.uk

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