

Loan to Value table

Age	Lifetime Mortgage Plus (%)	Lifetime Mortgage Max (%)	Lifetime Mortgage Ultra	Indexed Lifetime Mortgage (%)	Indexed Lifetime Mortgage Plus (%)	Indexed Lifetime Mortgage Max (%)	Lump Sum Lifetime Mortgage (%)	Flexible Lifetime Mortgage (%)	Retirement Mortgage (%)	55+ (%)
55	19	21	23	15	19	21	N/A	N/A	50	60
56	20	22	24	16	20	22	N/A	N/A	50	60
57	21	23	25.5	17	21	23	N/A	N/A	50	60
58	22	24.5	27.5	18	22	24.5	N/A	N/A	50	60
59	23	26	29.5	19	23	26	N/A	N/A	50	60
60	24	28	32	20	24	28	20	20	50	60
61	25	29	33	21	25	29	21	21	50	60
62	26	30	34	22	26	30	22	22	50	60
63	27	31	35	23	27	31	23	23	50	60
64	28	32	36	24	28	32	24	24	50	60
65	29	33	37	25	29	33	25	25	50	60
66	30	34	38	26	30	34	26	26	50	60
67	31	35	39	27	31	35	27	27	50	60
68	32	36	40	28	32	36	28	28	50	60
69	33	37	41	29	33	37	29	29	50	60
70	34	38	42	30	34	38	30	30	50	60
71	35	39	43	31	35	39	31	31	45	60
72	36	40	44	32	36	40	32	32	45	60
73	37	41	45	33	37	41	33	33	45	60
74	38	42	46	34	38	42	34	34	45	60
75	39	43	47	35	39	43	35	35	45	60
76	40	44	48	36	40	44	36	36	40	60
77	41	45	49	37	41	45	37	37	40	60
78	42	46	50	38	42	46	38	38	40	60
79	43	47	50	39	43	47	39	39	40	60
80	44	48	50	40	44	48	40	40	40	60
81	45	49	50	41	45	49	41	41	40	60
82	46	50	0	42	46	50	42	42	40	60
83	47	50	0	43	47	50	43	43	40	60
84	48	50	0	44	48	50	44	44	40	60
85	49	50	0	45	49	50	45	45	40	60

*RM/55+ max LTV based on affordability

Get in touch

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Hodge Lifetime is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

