



Product Range at a Glance

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Hodge Lifetime offers one of the broadest range of mortgage products aimed purely at older borrowers. This factsheet provides an overview of our range, and guides you to the right documentation applying to each product.

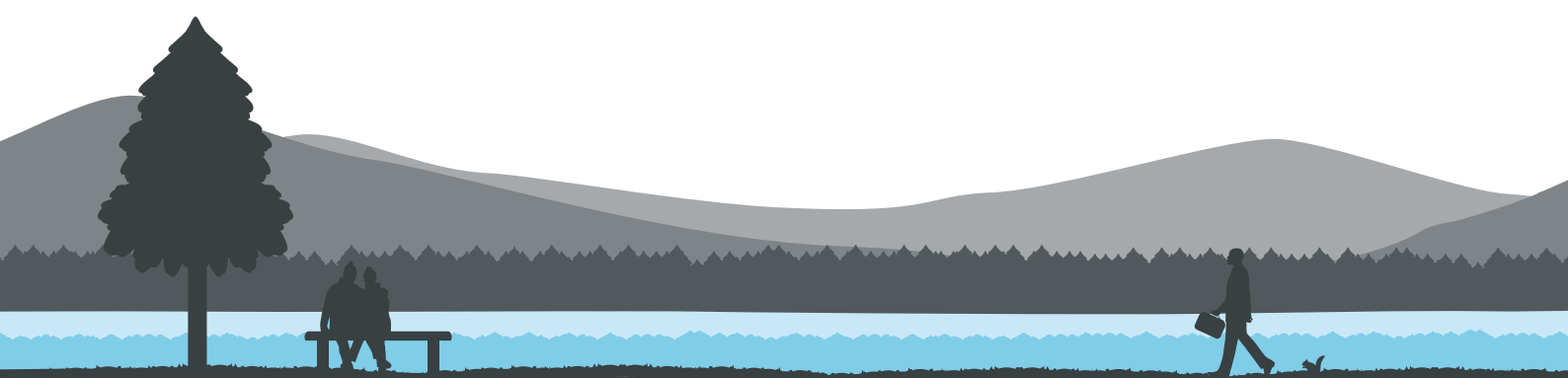
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Range	Overview	Products in the range	Current interest rates (AER)	Product fee	Early repayment charges	Key features
Lifetime Mortgage Range	This range comprises lump sum roll-up lifetime mortgages at fixed rates of interest, and with fixed early repayment charge rates.	Lifetime Mortgage Plus Lifetime Mortgage Max	Plus 5.09% Max 5.59%	£595	Years 1 to 5: 5% Year 6: 4% Year 7: 3% Year 8: 2% Year 9: 1% Year 10 onwards: nil	<p>Flexible repayment option - Subject to certain conditions up to 10% of initial amount borrowed can be repaid each year with no early repayment charge.</p> <p>Interest Rate Guarantee - the interest rate applicable to the mortgage is subject to a:</p> <ul style="list-style-type: none"> • Ceiling: Currently 8% AER • Floor: Currently 3% AER <p>Downsizing Protection - You will not incur an early repayment charge if, after five years, you repay your loan as a result of selling your home and moving to a different property.</p>
Indexed Lifetime Mortgage Range	This range comprises lump sum roll-up lifetime mortgages at variable rates of interest (linked to CPI), and with fixed early repayment charge rates.	Indexed Lifetime Mortgage Indexed Lifetime Mortgage Plus Indexed Lifetime Mortgage Max	Standard 3.53% Plus 4.03% Max 4.54%	£595	Years 1 to 5: 5% Year 6: 4% Year 7: 3% Year 8: 2% Year 9: 1% Year 10 onwards: nil	
Downsizing Protection range	This range comprises lump sum and flexible roll-up lifetime mortgages at fixed rates of interest, and with variable early repayment charges. They also include Downsizing Protection.	Lump Sum Lifetime Mortgage Flexible Lifetime Mortgage	Lump Sum 4.09% Flexible 4.29%	£595	Early release fee PLUS Variable Repayment Charge up to age 90 Maximum 25% of capital repaid See product summary for more information	
Retirement Mortgage	This is an interest-only lifetime mortgage with the option to roll-up interest from age 80 at a variable rate of interest (linked to our SVR). Early repayment charges are fixed.	5 year fixed rate	5 year fix: 3.79% Reverting to our SVR thereafter, currently 3.95%	£995	Year 1: 5% Year 2: 4% Year 3: 3% Year 4: 2% Year 5: 1% Year 6 onwards: nil	
55+ Mortgage	This is an interest-only residential mortgage at a variable rate of interest (linked to our SVR). Early repayment charges are fixed.	2 year fixed rate 5 year fixed rate 2 year discount	2 year fix: 3.10% 5 year fix: 3.30% 2 year discount: currently 2.99% Reverting to our SVR thereafter, currently 3.95%	£995	2yr fix and 2 yr discount: 3% in years 1 and 2 5yr fix: same as Retirement Mortgage	

Due to the different risk profiles, regulatory requirements and funding options for these products, our lending criteria and application processes may vary by range. Please check that you are using the correct criteria and documentation for your chosen product using the grid below.

Range	Product summary	Lending criteria - property & applicants	Lending criteria - affordability	Application form	Terms and Conditions	Tariff of charges	Useful information
Lifetime Mortgage Range	Lifetime Mortgage Product Summary	Property Eligibility Factsheet - Version A	n/a	Roll-up Lifetime Mortgage Application Form	Roll-up Lifetime Mortgage General Conditions 2016 - Edition 1	Roll-up Lifetime Mortgage Tariff of Charges	
Indexed Lifetime Mortgage Range	Indexed Lifetime Mortgage Product Summary	Property Eligibility Factsheet - Version A	n/a	Roll-up Lifetime Mortgage Application Form	Roll-up Lifetime Mortgage General Conditions 2016 - Edition 1	Roll-up Lifetime Mortgage Tariff of Charges	CPI factsheet
Downsizing Protection range	Lump Sum Lifetime Mortgage Product Summary Flexible Lifetime Mortgage Product Summary	Property Eligibility Factsheet - Version B	n/a	Lump Sum and Flexible Lifetime Mortgage Application Form	Lump Sum Lifetime Mortgage Terms and Conditions version 1.2 Flexible Lifetime Mortgage Terms and Conditions version 1.2	Lump Sum and Flexible Lifetime Mortgage Tariff of Charges	Early repayment charges factsheet
Retirement Mortgage	Retirement Mortgage Product Summary	Property Eligibility Factsheet - Version B	Criteria and Affordability Guide Submission and Packaging Guide	55+ Mortgage and Retirement Mortgage DIP form 55+ Mortgage and Retirement Mortgage Application form	Retirement Mortgage Terms and Conditions version 1.1	55+ Mortgage and Retirement Mortgage Tariff of Charges	Affordability calculator
55+ Mortgage	55+ Mortgage Product Summary	Property Eligibility Factsheet - Version B	Criteria and Affordability Guide Submission and Packaging Guide	55+ Mortgage and Retirement Mortgage DIP form 55+ Mortgage and Retirement Mortgage Application form	55+ Mortgage Terms and Conditions version 1.1	55+ Mortgage and Retirement Mortgage Tariff of Charges	Affordability calculator

All documents, grouped by product, are available for download from our website at www.hodgelifetime.co.uk/downloads



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