



Exclusive provider of Royal London  
Equity Release products

## Standard product guide

### Standard product table

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|---|--|
| <b>Age range</b>  | 55-84 and 364 days   |
| <b>Loan range</b>   | £10,000 - £1,000,000 (England)<br>£10,000 - £540,000 (Wales and Scotland)  |
| <b>Minimum property value</b>   | £125,000 (£150,000 for ex-council properties)  |
| <b>Maximum property value</b>   | £2,000,000 in England, or £1,000,000 in Wales and Scotland   |
| <b>Drawdown facility option</b>   | Yes - minimum release £2,000   |
| <b>Application fee free option</b>  | This product is always fee-free  |
| <b>Partial repayments</b>   | Yes - up to 10% the total cash advanced within each 12-month period. Maximum 12 payments per year, minimum £50 per payment   |
| <b>Downsizing early repayment charge exemption</b>  | Yes - no charge applies if ported to a suitable new property. Or, after 5 years from the date of the initial advance, the loan is repaid as a result of selling the property and moving to another property which does not meet our lending criteria |
| <b>Fixed early repayment charges</b>  | Yes - 10% in year 1, 9% in year 2, 8% in year 3, 7% in year 4, 6% in year 5, 5% in year 6, 4% in year 7, 3% in year 8. 2% in year 9, 1% in years 10-15 and 0% thereafter   |
| <b>Exception of early repayment charges on death/admission into long-term care of a partner</b> | Yes - within 3 years if one partner passes away or moves into long-term care   |