

**Guide Illustrating the Percentage of the Equity in your Property  
That is Available for an Equity Release Scheme**

Age	Lifetime Mortgage			Reversion Scheme		
	N.I	Scotland	England	N.I	Scotland	England
55	22%	22%	22.00%	x	x	x
56	23%	23%	23%	x	x	x
57	24%	24%	24%	x	x	x
58	25%	25%	25%	x	x	x
59	26%	26%	26%	x	x	x
60	27%	27%	27%	x	x	x
61	28%	28%	28%	x	x	x
62	29%	29%	29%	x	x	x
63	30%	30%	30%	x	x	x
64	31%	31%	31%	x	x	x
65	32%	32%	32%	38.50%	39%	39%
66	33%	33%	33%	40%	40.50%	40.50%
67	34%	34%	34%	41%	42%	42%
68	35%	35%	35%	43%	43%	43%
69	36%	36%	36%	44%	44.50%	44.50%
70	37%	37%	37%	44.50%	46.50%	46.50%
71	38%	38%	38%	46%	47.50%	47.50%
72	39%	39%	39%	47%	49.50%	49.50%
73	41%	41%	41%	48%	51%	51%
74	42%	42%	42%	49.50%	52.50%	52.50%
75	43%	43%	43%	50.50%	54%	54%
76	44%	44%	44%	52%	55%	55%
77	45%	45%	45%	53%	56.50%	56.50%
78	46%	46%	46%	54%	58%	58%
79	47%	47%	47%	55.50%	59%	59%
80	48%	48%	48%	56.50%	60.50%	60.50%
81	49%	49%	49%	57.50%	62%	62%
82	50%	50%	50%	58.50%	62.50%	62.50%
83	51%	51%	51%	60%	64%	64%
84	52%	52%	52%	61%	65%	65%
85	53%	53%	53%	62%	66%	66%

These amounts are only to be used as a guideline, and Independent Advice must be provided by Equity Advice before clients can proceed.

The % above are based on a single female age  
Additional amounts are sometimes considered if you suffer from serious ill health.