

## House Price Increase & Equity Release

### Equity left in your estate

The examples below show the amount of equity left in your property assuming house price increases of 0%, 1% and 3%.

Based on the Lifetime Mortgage Option with a lump sum of £50,000, the interest is added at a rate of 6.64% and compounded monthly.

HOUSE PRICE GROWTH	YEAR 1	YEAR 5	YEAR 10	YEAR 20
<p><b>0%</b> Per annum</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £180,376</p> <p>Loan = £69,624</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £153,050</p> <p>Loan = £96,950</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £62,015</p> <p>Loan = £187,985</p>
<p><b>1%</b> Per annum</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £262,753</p>  <p>Remaining Equity £193,129</p> <p>Loan = £69,624</p>	<p>Property Value £276,156</p>  <p>Remaining Equity £179,206</p> <p>Loan = £96,950</p>	<p>Property Value £305,048</p>  <p>Remaining Equity £117,063</p> <p>Loan = £187,985</p>
<p><b>3%</b> Per annum</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £289,819</p>  <p>Remaining Equity £220,195</p> <p>Loan = £69,624</p>	<p>Property Value £335,980</p>  <p>Remaining Equity £239,030</p> <p>Loan = £96,950</p>	<p>Property Value £451,529</p>  <p>Remaining Equity £263,544</p> <p>Loan = £187,985</p>

This communication is directed at investment professionals and the investment activity to which it refers is only available via those professionals. Persons who do not have professional experience should not rely on this communication.

# House Price Increase & Equity Release

## Equity left in your estate

The examples below show the amount of equity left in your property assuming house price increases of 0% years 1 - 5 then +2.5% thereafter, -2.5% then +2.5% thereafter and -5% then +2.5% thereafter.

Based on the Lifetime Mortgage Option with a lump sum of £50,000, the interest is added at a rate of 6.64% and compounded monthly.

HOUSE PRICE GROWTH	YEAR 1	YEAR 5	YEAR 10	YEAR 20
<p><b>0%</b> Per annum years 1 – 5 +2.5% Per annum thereafter</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £180,376</p> <p>Loan = £69,624</p>	<p>Property Value £282,852</p>  <p>Remaining Equity £185,902</p> <p>Loan = £96,950</p>	<p>Property Value £320,021</p>  <p>Remaining Equity £132,036</p> <p>Loan = £187,985</p>
<p><b>-2.5%</b> Per annum years 1 – 5 +2.5% Per annum thereafter</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £220,273</p>  <p>Remaining Equity £150,649</p> <p>Loan = £69,624</p>	<p>Property Value £249,219</p>  <p>Remaining Equity £152,269</p> <p>Loan = £96,950</p>	<p>Property Value £281,968</p>  <p>Remaining Equity £93,963</p> <p>Loan = £187,985</p>
<p><b>-5%</b> Per annum years 1 – 5 +2.5% Per annum thereafter</p>	<p>Property Value £250,000</p>  <p>Remaining Equity £200,000</p> <p>Loan = £50,000</p>	<p>Property Value £193,445</p>  <p>Remaining Equity £123,821</p> <p>Loan = £69,624</p>	<p>Property Value £218,866</p>  <p>Remaining Equity £121,916</p> <p>Loan = £96,950</p>	<p>Property Value £247,626</p>  <p>Remaining Equity £59,641</p> <p>Loan = £187,985</p>