

# LV= Equity Release

Adviser guide

**Lifetime Mortgage Lump Sum+  
Lifetime Mortgage Drawdown+  
Lifetime Mortgage Lump Sum Lifestyle  
Lifetime Mortgage Drawdown Lifestyle**

For UK financial adviser use only. Not to be used with customers.



**LV=**  
EQUITY RELEASE

# LV= Equity Release

## Adviser guide

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## Why LV=

**We're one of the UK's leading life and pensions mutual insurers, working closely with financial advisers, serving over 1 million members and customers.**

As an investment, protection and retirement specialist, we offer a range of products, services and advice, mostly available through financial advisers, to help members and customers protect their income while they're working and maximise it when they stop.

It is through our work with UK financial advisers that the majority of customers will buy our products and services.

### Our products are industry recognised

- Lifetime Mortgage Drawdown+ - 5 Star Defaqto rating
- Lifetime Mortgage Drawdown+ - 5 Star Moneyfacts rating
- Lifetime Mortgage Lump Sum+ - 5 Star Defaqto rating
- Lifetime Mortgage Lump Sum+ - 4 Star Moneyfacts rating
- Lifetime Mortgage Drawdown Lifestyle - 5 Star Defaqto rating
- Lifetime Mortgage Drawdown Lifestyle - 5 Star Moneyfacts rating
- Lifetime Mortgage Lump Sum Lifestyle - 4 Star Defaqto rating
- Lifetime Mortgage Lump Sum Lifestyle - 4 Star Moneyfacts rating

### We're members of the Equity Release Council

As a member, we ensure these high standards and safeguards are built into our lifetime mortgage products.

Giving you the reassurance that your clients are in safe hands with a responsible lender.



# Lifetime mortgages in a nutshell

**A lifetime mortgage can provide financial freedom to those in later life by allowing them to manage their own finances in a way that suits them. Interest on the loan is rolled up, with no obligation on your clients to make repayments, as long as they adhere to the terms and conditions.**

The loan and any outstanding interest is repaid when your clients die or move to permanent long-term care. If your clients are married or in a civil partnership, the loan will be repaid when the last borrower dies or moves to permanent long-term care. Alternatively, your clients can choose to repay the loan and interest at any point, but there may be early repayment charges to pay as well.

Equity release isn't suitable for everyone, but it does provide a viable option for people who want to unlock cash from their home without having to move or downsize.

An LV= Lifetime Mortgage can provide your clients with various options so they can make the most of their retirement.



## Unlock value in the home

With property prices rising over the years, your clients may have lots of equity tied up in their home. But at the same time, they may have much less saved away. In some cases their private pension provision may not be enough to sustain a stable retirement income. Also with the increase in State Pension age, your clients could have less than they hoped for. Our lifetime mortgages will allow your clients to free up a part of the capital tied up in their home, without having to move. **Please note that if property prices fall or don't grow as much as expected, the equity along with compound interest will reduce the amount your clients will leave to their beneficiaries.**



## Enjoy life with a little extra cash

People are generally healthier and more active in retirement than ever before. Your clients may be interested in getting hold of some extra money for holidays and pastimes they enjoy. Or they could simply be looking to lead the life they had hoped in retirement and need the provision to do so, all while still living in their own home.



## Invest in their family's future

Getting started in life is becoming more and more of a financial headache, especially for the younger generation. Your clients may want to help support their family through further education, a career change or help them get onto the property ladder.



## Extra cash when it's needed

Your clients will of course have their own reasons for considering the idea of generating extra cash. From our experience, customers want to be able to make their retirement dreams a reality with things such as a new car, home improvements or a once in a lifetime holiday

If any of your clients fall into these scenarios, then it is likely a lifetime mortgage is a potential solution for them.

For more detailed information on if our products are suited to your clients' needs, read our [Suitability Guide](#).

# The LV= Lifetime Mortgage range

**We offer the choice of four lifetime mortgage products if equity release seems like the best option for your clients circumstances.**

## Lump Sum

Our lump sum products have been designed for those who need to release equity for a specific expense, such as home improvements or a holiday.

The standard maximum amount we'll lend including additional borrowing but excluding interest, is £1.5 million on both our Lifestyle and Plus (+) range of lifetime mortgage products. Borrowing will be subject to the maximum Loan to Value (LTV) applicable at the time of application. The LTV is determined as a percentage of the property value, using the age of the youngest applicant.

## Drawdown

Our drawdown products are specifically designed for people who wish to release some equity from their home now, and expect to want to borrow more in the future. Your clients can choose to borrow an initial amount and, at the same time, set up a cash facility to draw from in the future. This way they will only be paying interest on the amount they actually need to spend.

The standard maximum amount we'll lend including additional borrowing but excluding interest, is £1.5 million on both our Lifestyle and Plus (+) range of lifetime mortgage products. Borrowing will be subject to the maximum Loan to Value (LTV) applicable at the time of application. The LTV is determined as a percentage of the property value, using the age of the youngest applicant.

**It's important to note that when your client takes money from their facility, each drawdown will be charged at the prevailing interest rate at the time.**

**The cash facility is not guaranteed, there are some circumstances when it may be reduced or removed which are clearly defined in the terms and conditions of the lifetime mortgage.**

## Increasing the lifetime mortgage

Your clients may be able to apply for additional borrowing at any time. For our drawdown products, this is once the original cash facility has been exhausted. There will be an application fee to pay and we will require a property valuation to be carried out.

**Independent financial advice must be given when your client makes an application.**

Additional borrowing will be in the form of a single loan amount and will not increase the loan facility available. **This option is not guaranteed.**





# Lifetime Mortgage + range

## Key features

Key features	Lifetime Mortgage Lump Sum+	Lifetime Mortgage Drawdown+
Age range	55 – 84	
Lending range	£10k - £1.5m	
Property value	£100k - £3m	
Additional borrowing	Additional borrowing may be available (not guaranteed).	
Further withdrawals	Not available	Available on request but not more than once per calendar month, with a £1,500 minimum.
Fixed Early Repayment Charges (ERC)	<ul style="list-style-type: none"> <li>For joint mortgages, there is an early repayment charge (ERC) free repayment within three years of the first death or move into long-term care.</li> <li>Year 1-5 = 5% of the loan amount repaid; Year 6-10 = 3% of the loan amount repaid. 0% after 10 years. For more information, please refer to page 9.</li> </ul>	
Lending limits and interest rate	The interest rate is linked to loan-to-value (LTV). For more information please refer to the tables on pages 5 and 6.	
Guarantee	A 'No Negative Equity' guarantee.	
Repayments	Unlimited number of repayments per year totalling up to 10% of total advances (excluding additional borrowing), free of any early repayment charge. £50 minimum repayment amount.	
Downsize protection	Yes - from year five onwards.	
Value added services	Support your clients and their families with LV= Doctor Services and Care Navigator. For more information please refer to page 11.	

## Lifetime Mortgage Lump Sum+ loan-to-value (LTVs)

The table below shows how much we'll lend based on the age of the youngest applicant and the maximum percentage of the property's value.

Age of youngest applicant	Maximum % of property value	Age of youngest applicant	Maximum % of property value
55	20%	70	35%
56	21%	71	36%
57	22%	72	37%
58	23%	73	38%
59	24%	74	39%
60	25%	75	40%
61	26%	76	41%
62	27%	77	42%
63	28%	78	43%
64	29%	79	44%
65	30%	80	45%
66	31%	81	46%
67	32%	82	47%
68	33%	83	48%
69	34%	84	49%

## Lifetime Mortgage Drawdown+ loan-to-value (LTVs)

The table below shows the maximum cash reserve we'll provide based on the age of the youngest applicant and the maximum percentage of the property value.

Your clients have a choice of seven borrowing levels, depending on their age and the maximum cash facility they require.

Age of youngest applicant	Maximum of property value as a cash reserve facility (%)						
	Drawdown+ Super Lite	Drawdown+ Lite	Drawdown+ Standard 1	Drawdown+ Standard 2	Drawdown+ Standard 3	Drawdown+ Standard 4	Drawdown+ Max
55	7%	9%	12%	15%	17%	18%	20%
56	8%	10%	13%	16%	18%	19%	21%
57	9%	11%	14%	17%	19%	20%	22%
58	10%	12%	15%	18%	20%	21%	23%
59	11%	13%	16%	19%	21%	22%	24%
60	12%	14%	17%	20%	22%	23%	25%
61	13%	15%	18%	21%	23%	24%	26%
62	14%	16%	19%	22%	24%	25%	27%
63	15%	17%	20%	23%	25%	26%	28%
64	16%	18%	21%	24%	26%	27%	29%
65	17%	19%	22%	25%	27%	28%	30%
66	18%	20%	23%	26%	28%	29%	31%
67	19%	21%	24%	27%	29%	30%	32%
68	20%	22%	25%	28%	30%	31%	33%
69	21%	23%	26%	29%	31%	32%	34%
70	22%	24%	27%	30%	32%	33%	35%
71	23%	25%	28%	31%	33%	34%	36%
72	24%	26%	29%	32%	34%	35%	37%
73	25%	27%	30%	33%	35%	36%	38%
74	26%	28%	31%	34%	36%	37%	39%
75	27%	29%	32%	35%	37%	38%	40%
76	28%	30%	33%	36%	38%	39%	41%
77	29%	31%	34%	37%	39%	40%	42%
78	30%	32%	35%	38%	40%	41%	43%
79	31%	33%	36%	39%	41%	42%	44%
80	32%	34%	37%	40%	42%	43%	45%
81	33%	35%	38%	41%	43%	44%	46%
82	34%	36%	39%	42%	44%	45%	47%
83	35%	37%	40%	43%	45%	46%	48%
84	36%	38%	41%	44%	46%	47%	49%

# Lifetime Mortgage Lifestyle range

## Key features

Key features	Lump Sum Lifestyle	Drawdown Lifestyle
Age range	55 – 90	
Lending range	£30k - £1.5m	£10k - £1.5m
Property value	£100k - £10m	
Additional borrowing	Additional borrowing may be available (not guaranteed).	
Further withdrawals	Not available	Available on request but not more than once per calendar month, with a £500 minimum.
Fixed Early Repayment Charges (ERC)	<ul style="list-style-type: none"> <li>7% in year 1, 6% in year 2, 5% in year 3, 4% in year 4 and 3% in years 5-8. 0% after 8 years.</li> <li>For joint mortgages, there is an early repayment charge (ERC) free repayment within four years of the first death or move into long-term care.</li> </ul> For more information, please refer to page 9.	
Lending limits and interest rate	The interest rate is linked to loan-to-value (LTV). For more information please refer to the tables on pages 7 and 8.	
Guarantee	A 'No Negative Equity' guarantee.	
Repayments	Unlimited number of repayments per year totalling up to 11% of total advances (excluding additional borrowing), free of any early repayment charge. £50 minimum repayment amount.	
Downsize Protection	Yes - from year five onwards.	
Inheritance Protection	Yes - up to 99%, with an option to reduce or increase this in future.	
Value added services	Support your clients and their families with LV= Doctor Services and Care Navigator. For more information please refer to page 11.	

## Lifetime Mortgage Lump Sum Lifestyle loan-to-value (LTVs)

The table below shows how much we'll lend based on the age of the youngest applicant and the maximum percentage of the property's value.

Age of youngest applicant	Maximum % of property value	Age of youngest applicant	Maximum % of property value
55	16.2%	73	38.4%
56	17.4%	74	39.2%
57	18.7%	75	40.0%
58	19.9%	76	40.7%
59	21.2%	77	41.5%
60	22.4%	78	42.3%
61	24.1%	79	43.0%
62	25.5%	80	43.8%
63	26.8%	81	43.8%
64	28.2%	82	43.8%
65	29.5%	83	43.8%
66	30.9%	84	43.8%
67	32.2%	85	43.8%
68	33.6%	86	43.8%
69	34.9%	87	43.8%
70	36.1%	88	43.8%
71	36.9%	89	43.8%
72	37.6%	90	43.8%

## Lifetime Mortgage Drawdown Lifestyle loan-to-value (LTVs)

The table below shows the maximum cash reserve we'll provide based on the age of the youngest applicant and the maximum percentage of the property value.

Your clients have a choice of 12 borrowing levels, depending on their age and the maximum cash facility they require.

Age of youngest applicant	Maximum of property value as a cash reserve facility (%)											
	DD1	DD2	DD3	DD4	DD5	DD6	DD7	DD8	DD9	DD10	DD11	DD12
55	5.0%	8.8%	10.9%	11.6%	12.1%	12.8%	13.4%	14.0%	14.7%	15.0%	15.6%	16.2%
56	5.0%	9.7%	12.0%	12.7%	13.2%	13.9%	14.6%	15.1%	15.9%	16.2%	16.8%	17.4%
57	5.0%	10.6%	13.0%	13.7%	14.3%	15.1%	15.8%	16.3%	17.1%	17.5%	18.1%	18.7%
58	5.0%	10.9%	13.5%	14.3%	15.0%	15.9%	16.7%	17.4%	18.3%	18.7%	19.3%	19.9%
59	5.0%	11.7%	14.5%	15.3%	16.0%	17.0%	17.8%	18.5%	19.5%	20.0%	20.6%	21.2%
60	5.0%	12.6%	15.5%	16.4%	17.1%	18.1%	18.9%	19.7%	20.6%	21.2%	21.8%	22.4%
61	5.0%	13.0%	16.1%	17.1%	17.9%	19.0%	19.9%	20.8%	21.8%	22.5%	23.3%	24.1%
62	5.0%	13.0%	16.2%	17.4%	18.4%	19.7%	20.8%	21.9%	23.1%	23.9%	24.7%	25.5%
63	5.0%	13.1%	16.7%	18.0%	19.2%	20.5%	21.8%	23.0%	24.3%	25.2%	26.0%	26.8%
64	5.9%	14.9%	18.5%	19.7%	20.8%	22.2%	23.4%	24.5%	25.8%	26.6%	27.4%	28.2%
65	8.3%	17.1%	20.5%	21.7%	22.7%	23.9%	25.0%	26.0%	27.2%	27.9%	28.7%	29.5%
66	9.9%	18.7%	22.1%	23.2%	24.2%	25.4%	26.4%	27.4%	28.6%	29.3%	30.1%	30.9%
67	11.5%	20.2%	23.5%	24.6%	25.6%	26.7%	27.8%	28.8%	29.9%	30.6%	31.4%	32.2%
68	13.2%	21.9%	25.2%	26.2%	27.2%	28.3%	29.3%	30.2%	31.4%	32.0%	32.8%	33.6%
69	14.8%	23.4%	26.6%	27.6%	28.5%	29.6%	30.7%	31.6%	32.7%	33.3%	34.1%	34.9%
70	16.2%	24.8%	28.0%	29.1%	30.0%	31.1%	32.1%	33.0%	34.1%	34.7%	35.4%	36.1%
71	17.0%	25.7%	28.9%	29.9%	30.8%	31.9%	33.0%	33.9%	35.0%	35.6%	36.3%	36.9%
72	17.8%	26.4%	29.7%	30.7%	31.7%	32.8%	33.8%	34.7%	35.9%	36.5%	37.1%	37.6%
73	18.7%	27.3%	30.5%	31.6%	32.5%	33.7%	34.7%	35.6%	36.8%	37.4%	37.9%	38.4%
74	19.5%	28.0%	31.3%	32.4%	33.3%	34.5%	35.5%	36.5%	37.6%	38.3%	38.8%	39.2%
75	20.3%	28.9%	32.2%	33.3%	34.2%	35.4%	36.4%	37.4%	38.5%	39.2%	39.6%	40.0%
76	20.8%	29.4%	32.7%	33.7%	34.7%	35.8%	36.9%	37.8%	39.0%	39.6%	40.2%	40.7%
77	21.3%	29.8%	33.0%	34.1%	35.0%	36.2%	37.2%	38.2%	39.3%	40.0%	40.8%	41.5%
78	21.8%	30.2%	33.4%	34.5%	35.4%	36.5%	37.6%	38.5%	39.7%	40.3%	41.3%	42.3%
79	22.3%	30.7%	33.8%	34.9%	35.8%	36.9%	38.0%	38.9%	40.1%	40.7%	41.9%	43.0%
80	22.8%	31.2%	34.3%	35.3%	36.2%	37.4%	38.4%	39.3%	40.5%	41.1%	42.5%	43.8%
81	22.8%	31.2%	34.3%	35.3%	36.2%	37.4%	38.4%	39.3%	40.5%	41.1%	42.5%	43.8%
82	22.8%	31.2%	34.3%	35.3%	36.2%	37.4%	38.4%	39.3%	40.5%	41.1%	42.5%	43.8%
83	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
84	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
85	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
86	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
87	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
88	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
89	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%
90	22.8%	31.7%	34.8%	35.7%	36.6%	37.6%	38.6%	39.4%	40.5%	41.1%	42.5%	43.8%



# Early repayment charges (ERC)

We were the first lender to offer fixed early repayment charges. This allows us to offer complete transparency and certainty for your clients.

From the day your clients proceed with an application we believe they should know exactly what the financial consequences will be if they decide, or need, to redeem the lifetime mortgage early.

We charge a set percentage based on the amount repaid which does not include any accrued interest.

The ERC will depend on the product chosen.

## Lump Sum+ and Drawdown+ early repayment charges

Year of early repayment	Early repayment charge
1-5	5% of the loan amount repaid
6-10	3% of the loan amount repaid
After 10 years	0

For Lifetime Mortgage Drawdown+ the 10 year ERC period runs from the completion of the initial loan, and includes withdrawals but excludes additional borrowing. For example, if your client takes a withdrawal 6 years after the initial loan, and repays it 7 years after the initial loan, the early repayment charge will be 3% of that withdrawal. After 10 years, a repayment of that withdrawal will incur no ERC.

**Lump Sum+** customers can choose to make an unlimited number of fee-free repayments totalling up to 10% of the initial loan advance in each policy year.

**Drawdown+** customers also have the option of making an unlimited number of fee-free repayments in each policy year. Their allowance will be based on 10% of total loan advances (excluding additional borrowing) at the point of the repayment.

The minimum repayment amount for both products is £50, which provides even more flexibility to help your clients manage their finances.

## Early repayment charges do not apply if:

- The borrower moves house and transfers their mortgage to the new property
- The last surviving borrower dies
- The last surviving borrower moves permanently into long term care
- The total debt is reduced or fully repaid using the money from the insurance company following damage to the property
- A borrower (on a joint mortgage) passes away or moves into long term care and a repayment is made within three years of the date of death or move
- The borrower makes repayments each year totalling up to 10% of the total loan advances
- Downsize Protection included for full repayment from year five onwards (terms and conditions will apply)
- A repayment is made more than ten years after the completion date.

## Lump Sum Lifestyle and Drawdown Lifestyle early repayment charges

Year of early repayment	Early repayment charge
1	7% of the loan amount repaid
2	6% of the loan amount repaid
3	5% of the loan amount repaid
4	4% of the loan amount repaid
5 - 8	3% of the loan amount repaid
After 8 years	0

**Lump Sum Lifestyle** customers can choose to make an unlimited number of fee-free repayments totalling up to 11% of the initial loan advance in each policy year.

**Drawdown Lifestyle** customers also have the option of making an unlimited number of fee-free repayments in each policy year. Their allowance will be based on 11% of total loan advances (excluding additional borrowing) at the point of the repayment.

The minimum repayment amount for both products is £50.

## Early repayment charges do not apply if:

- The borrower moves house and transfers their mortgage to the new property
- The last surviving borrower dies
- The last surviving borrower moves permanently into long term care
- The total debt is reduced or fully repaid using the money from the insurance company following damage to the property
- A borrower (on a joint mortgage) passes away or moves into long term care and a repayment is made within four years of the date of death or move
- The borrower makes repayments each year totalling up to 11% of the total loan advances
- Downsize protection included for full repayment from year five onwards (terms and conditions will apply)
- A repayment is made more than eight years after the completion date.

# Our lending criteria

Before proceeding with an application, please use our **Flood Checker Tool**. This online tool will give you a quick decision on whether a flood risk would prevent us from lending. Visit [our website](#) for more information.

Some properties will need to be referred to us for individual underwriting. All of our decisions are reliant on the property going through an appropriate valuation and our valuer judging the property to be structurally sound and in habitable condition.

## Standard criteria for your clients

Plus (+) range	Lifestyle range
We'll lend to an applicant who:	
is aged between 55 and 84	is aged between 55 and 90
is a resident in the UK and can provide a UK address history covering the last 36 months. All applicants must have a permanent right to reside in the UK	
has a property valued between £100k and £3m (properties valued £1m or over will require individual underwriting)	has a property valued between £100k and £10m* (properties valued £1.5m or over will require individual underwriting).
is the sole or joint owner of the property if married/civil partnership/co-habiting couple. Please note, standard joint occupancy requires both borrowers to be on the deeds of the property and the lifetime mortgage application	
is low risk on our credit search report.	

\*age restricted/sheltered accommodation properties must have a minimum value of £200,000. Ex-local authority properties must have a minimum value of £150,000.

\*\*If the property is a new build, an extended term may be required - Plus (+) range only.

## Standard criteria for your clients property

We'll lend on a property that:

- is situated in mainland England, Scotland or Wales. Includes the Isle of Wight and Anglesey
- is the main residence of the applicant/s. Second homes or holiday homes are not permitted
- is a freehold house or a leasehold house, flat, or maisonette with a minimum remaining lease term of 175 years minus the age of the youngest borrower\*\*
- has standard utilities (e.g. mains gas, water and electricity connected to the National Electricity Grid).

Our full lending criteria can be found on our document library – search '[LV= Equity Release lending policy](#)'

## High value lending

We have a dedicated team to support you and your clients with high value lifetime mortgage cases of £500,000 or more.

Our equity release high value lending specialists are available to support you at each stage of the application journey, giving you reassurance that your high net worth clients are in safe hands with LV=.

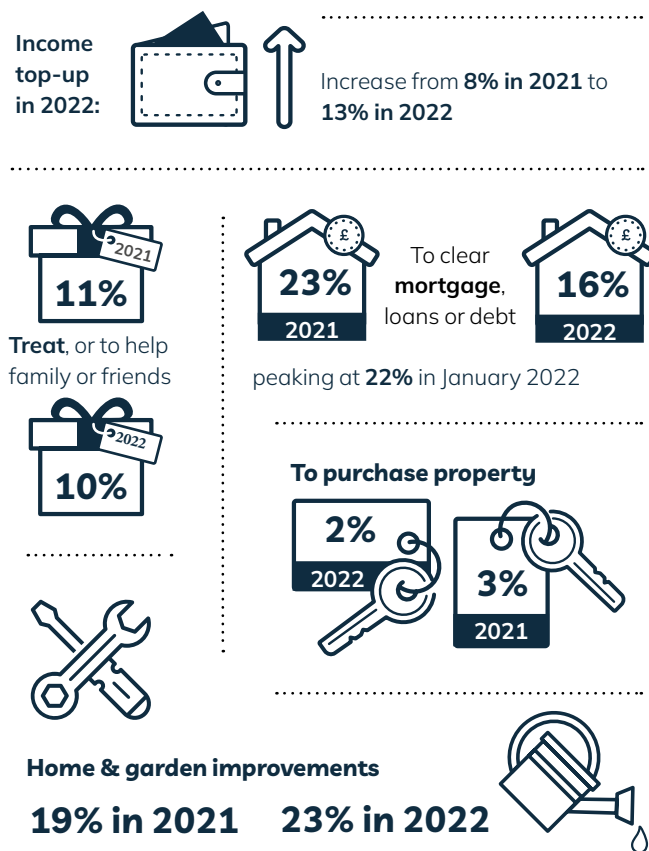
For further information and to get in touch with the team, visit our [high value lending hub](#).

# How our customers use equity release

The way our customers use equity release has changed over the years. Home and garden improvements and topping up income were the top two reasons back in 2016. Now, the majority of our customers are accessing equity release to clear mortgages, loans or debts (up by 13% since 2016). Treating or helping family or friends has also steadily increased over time (8% to 11% from 2016 to 2022).

Whilst everyone's circumstances are unique, we believe that customers have chosen to use equity release in order to live a more confident life in retirement; free from loans or debts and helping their children get on the property ladder. Lifetime mortgages are becoming a more suitable option due to the way products have been tailored to meet the ever growing demand.

## How LV= customers use equity release Lump Sum+: Jan-Dec 2022



Our research also told us that a larger proportion of men (63) took out equity release plans in comparison to women (37)

## Added value benefits for your client, their family and their life

Our benefits are designed for the moments in life when your clients might need a little bit of extra support, that's why we offer LV= Doctor Services and Care Navigator when they choose on our lifetime mortgage products.

### LV= Doctor Services

When it comes to your client's health, we know they want the best. As the UK healthcare system continues to change and lives get even busier, the need for quality, convenient medical services has never been greater.

LV= Doctor Services gives your client and their spouse/partner\* access to six medical services via an app or by phone.

[Find out more](#)

### Care Navigator, from MorganAsh

Care Navigator offers expert support and guidance from experienced nurses, helping your client to navigate their way through the UK's complex elderly care system. Your clients can get a free consultation and a free care home guide. And if they'd like even more support they'll receive an exclusive 10% discount.

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\*Spouse, civil partner or person with whom the policyholder lives with as a partner and at the same address.

**If you think one of our products might be right for your clients, contact your equity release account manager**



**0800 028 8974 (option 1)**



**[equityrelease.sales@LV.com](mailto:equityrelease.sales@LV.com)**



**[LV.com/EquityRelease](https://LV.com/EquityRelease)**

Lines are open 8:30am – 5:30pm Monday to Friday.

Calls will be monitored and/or recorded calls for training and audit purposes.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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