



## MAXIMUM MORTGAGE TERM GUIDELINES

Age*	Term
18	40
19	40
20	40
21	40
22	40
23	40
24	40
25	40
26	40
27	40
28	40
29	40
30	40
31	40
32	40
33	40
34	40
35	40
36	40
37	40
38	40
39	40
40	40
41	40
42	40
43	39
44	38
45	37
46	37
47	36
48	35
49	34
50	33
51	32
52	31
53	30

Age*	Term
54	29
55	28
56	27
57	27
58	26
59	25
60	24
61	23
62	22
63	21
64	21
65	20
66	19
67	18
68	17
69	17
70	16
71	15
72	14
73	14
74	13
75	12
76	12
77	11
78	10
79	10
80	9
81	8
82	8
83	7
84	7
85	6
86	6
87	5
88	5
89	5

Subject to minimum term of 5 years and maximum term of 40 years.\*\*

\* Age of oldest borrower.

\*\* Our Retirement Lifestyle Booster has different mortgage terms. The minimum age for applications is 60 and the maximum age at time of application is 79. The mortgage term is 10 years in all cases.

**Source:** Interim Life Tables, United Kingdom (Office of National Statistics).

Based on data for the years 2012 - 2014.