

# Enhanced equity release

## LTV uplift examples

Our Enhanced Plan could offer your clients significantly more on their equity release LTV if they have an unhealthy lifestyle (smoke or are overweight) or have certain very

common medical conditions such as high blood pressure and diabetes. Here are a few illustrations of how these conditions can influence the LTV available.

### Percentage of equity release LTV based on health



House value  
**£170,000**

Quote based on 70 year old male



Someone in good health



=

36% LTV

**£61,200**



Someone who smokes



=

38.5% LTV

**£65,450**



Someone who is obese, with high blood pressure & diabetes



=

45.1% LTV

**£76,670**

To find out more

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