

HOME & CAPITAL HOME REVERSION PLAN

1. AGE PARAMETERS

Minimum age 65 for single life applications.

For joint life applications, both applicants must be at least 65 years of age.

2. PAYMENT OPTIONS

Cash Lump Sum

- | | | |
|-------------------|---------|------------------------|
| • Single payments | Minimum | £20,000 |
| | Maximum | 100% release (£85,000) |
| • Staged payments | Minimum | £5,000 |
| | Maximum | 100% release (£85,000) |

As standard, 25% of the total sum raised is taken as an initial payment, with the balance taken as equal payments over a maximum of 12 years. (Other variations can be produced on request.)

- Top-Ups
Minimum release £15,000 or sum raised from remaining share if less. Top-Ups may be taken at any time, subject to equity availability. Future Top-Ups will benefit from higher rates (reflecting increased age) and will also reflect changes in property values.

3. TYPES OF PROPERTY

Please note reversion rates may vary depending on the type of property and/or valuation report

3.1 Types we normally accept

- Minimum market value of £75,000 unless otherwise stated.
- Freehold houses and bungalows of standard construction.
- Listed buildings (please note a structural survey may be required).

3.2 Types we don't normally take

- Properties of non standard construction - Please consult us if in doubt.
- Property subject to exceptional occupancy restrictions - e.g. agricultural tenancies.
- Properties that would not normally be accepted by mortgage lenders.

4. ACCEPTABLE LOCATIONS

- England, Wales, Scotland, Isle of Man, Northern Ireland on application.

All applications are subject to a satisfactory property valuation.

5. COSTS

- The only costs borne by the homeowner are their own solicitor's fees.
- We make a £250 contribution towards their solicitor's fees on completion of the Plan.
- The homeowner chooses the surveyor and we instruct and meet the surveyor's reasonable costs.
- The valuation/application fee is based on the value of the property and is refunded in full on completion of the Plan.

Properties up to the value of	£75,000 to £125,000	Valuation/application fee	£250.00
	£125,001 to £250,000		£350.00
	£250,001 to £500,000		£500.00

Special terms apply for all properties over £500,000.

6. IMPAIRED LIVES

We may pay enhanced rates based on an independent doctor's opinion of the homeowner's reduced life expectancy. An additional application fee of £115 is required, which is refunded on completion if impaired life status is granted.

7. TRANSACTION SPEED

Average time from application to completion is 6 to 8 weeks.

8. POINTS OF CONTACT

Head Office (Mon-Fri 8.30am to 6.00pm)	Phone	01234 340511
	Fax	01234 271547

9. FOR FURTHER INFORMATION

Financial Adviser Hotline	Phone	0845 6013260
Email		enquiries@homecapital.co.uk
Web		www.homecapital.co.uk

This is a home reversion plan.

*To understand the features and risks ask for a personalised illustration.
Please note the key points may be subject to change without prior notice.*



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REVERSION
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