

## Equity Release Panels – Commission Terms

Lifetime Mortgage Provider	Gross Proc fee	Net Proc fee	Override
Hodge Bank	1.4% lifetime, 1.00 flexi	1.25/0.85	0.15%
Prudential	1.75 plus £425	1.75 plus £400	£25
Just Retirement	2.00%	2.00%	0
LV=	1.50%	1.30%	0.20%
New Life Mortgages	1.30% lifetime	1.25% lifetime	0.05%
Stonehaven	1.5%	1.3%	0.2%
Home Reversion Provider	Gross Proc fee	Net Proc fee	Override
Hodge Bank	2.0% home reversion	2%	0
Bridgewater	3.5% plus £50 – home reversion plans	3.15%	0.35% + £50
Home & Capital	3.85% home reversion	3.50%	0.35%
More 2 Life	1.5%	1.3%	
The Right Equity Release Referral Partner	£750 (fixed regardless of loan)	£700	£50

### FOR INTERMEDIARY USE ONLY

Correct as at 29.2.12

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