



50 to  
90+

**LiveMore**   
Mortgages designed  
for life from **50 to 90<sup>+</sup>**

**“The excellent services received from start to finish was second to none in all my experience in buying properties.”**

- Charles, LiveMore Customer



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## Important information

All loans are subject to status. Think carefully before securing other debts against your home. As a last resort, your home may be repossessed if you do not keep up with payments. If the value of your property falls below the mortgage amount, the mortgage will still need to be repaid from other sources.



# You weren't born yesterday.

**You've worked hard and managed your money for decades.**

Thousands of people, whether they're 50 or in their 90s, can afford a mortgage. Yet when it comes to lending to them, the industry doesn't recognise their wealth of life experience.

That's why we founded LiveMore. You have a proven track record and diverse income sources – let's make them count.

**Keep living the life you love with LiveMore**

# Why are we different?

**"The quickest mortgage lender I've come across in 45 years of buying properties. Exceptional!"**

-L Stockman



Trustpilot



**All incomes welcome**  
Whether you're working or retired, we recognise all your incomes, be it pensions, rent income, savings, self employment or something else.

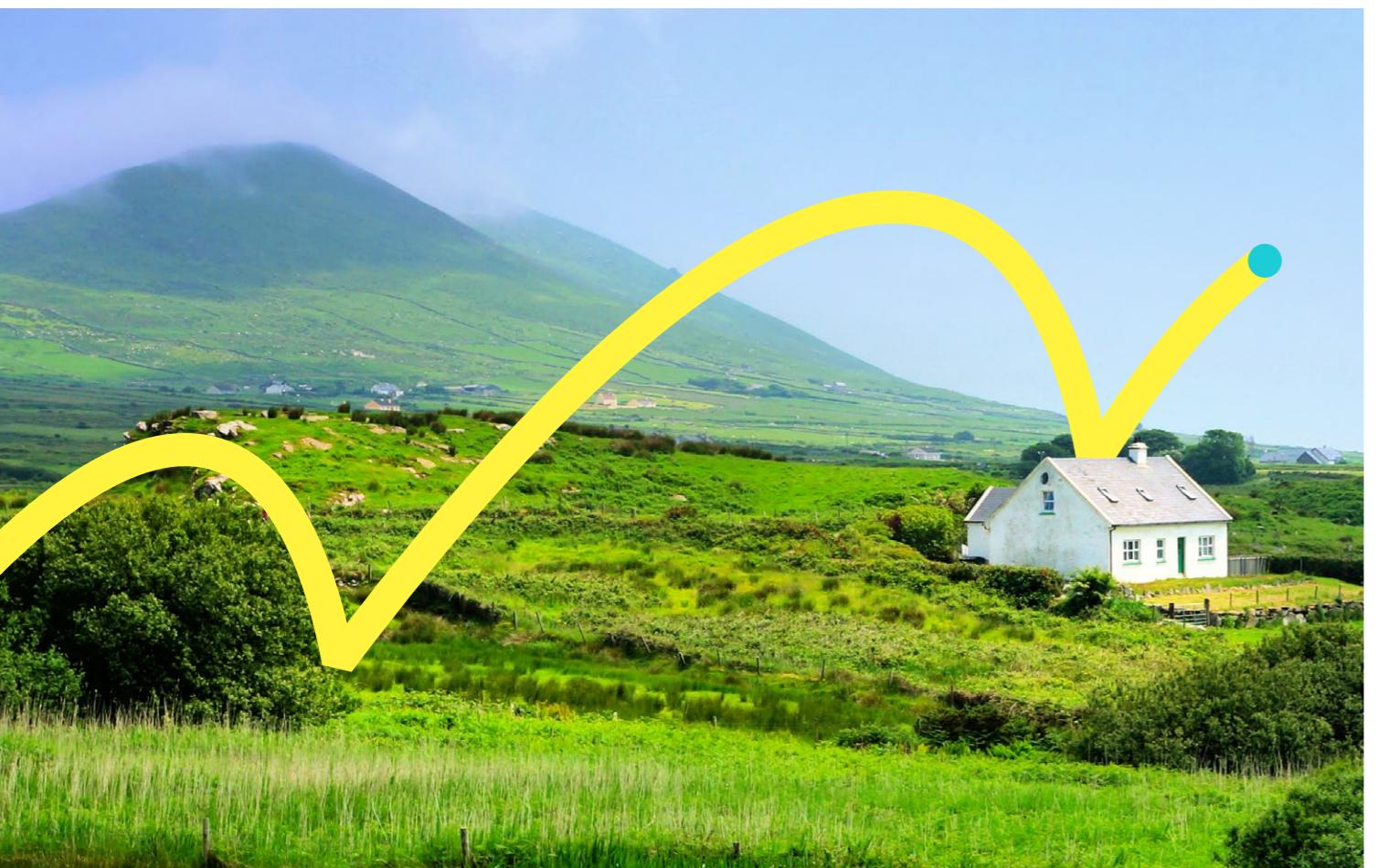
**Design your mortgage**  
Borrow up to 80% of your home's value. Stay for a few more years before downsizing or stay for the rest of your life.

**Pay more if you want**  
Pay off the capital and interest every month, or just the interest, and you can pay an extra 10% each year without charges.

**We love properties with character**  
From listed buildings to homes next to shops, we welcome non-typical properties that other lenders often turn away.

**Premium service**  
We make each step straightforward alongside your adviser. And our experts are always an email or call away – a real person every time, too.

# What can a mortgage do for me?



**There's more to life than mortgages. With LiveMore, we keep things simple so you can spend your time doing what you love the most.**

**“We just wanted somebody to actually listen. LiveMore did”**

**- Mr and Mrs Allen, LiveMore customers**

## Here are some ways our mortgages can help you:

### **Staying in your home**

After decades of paying a mortgage with a high street lender you thought you could trust, it's scary to feel abandoned when it matters.

Nobody wants to be a mortgage prisoner – we've helped many remortgage to stay in the home they love. If your existing interest only mortgage is ending soon, don't get trapped with unreasonable new terms – we can help.

### **Consolidating debts**

If you're reorganising your finances to make debts easier to manage, you might be thinking about bringing them together as part of your mortgage.

### **Cash for the things you love**

If you own a property then it's likely to be your most valuable asset.

A LiveMore mortgage can generate funds from your home whenever you need it, for example those home improvements you've been thinking about, or even the trip of a lifetime.

### **Supporting your loved ones**

Our mortgages can help you gift an early inheritance. Not only can it be tax-efficient, but you can also have the reward of seeing how it helps them, and they get to say 'thank you' in person.

Or, at such a tough time for first-time buyers, maybe you want to open the Bank of Mum and Dad to help your children or grandchildren get on the housing ladder?

### **An exciting new chapter**

If the kids have flown the nest, you may be thinking of downsizing or moving to your dream retirement home by the sea. You might even want to buy a new property – perhaps as a holiday home, or simply as an investment.

Whatever your property plans, give us a call – we can help.

# Our mortgages

**“When you think you are too old and that dream home is tantalisingly just out of reach, don’t give up, try LiveMore.”**

- G. Turner



## Retirement Interest Only mortgage (RIO)

Available from aged 50 and above and, despite the name, you can apply for a RIO whether you're still working or retired.

Each month you only pay the interest and the loan has no end date – giving you complete certainty for the rest of you or your partner's life or until you move into long-term care. You may never need another mortgage.

### A RIO can be great when:

- You have no interest in living anywhere else
- You're interested in having a mortgage for life
- You want to borrow a larger share of your home's value

### When you might want a Standard Interest Only mortgage instead:

- If you might think about moving out or downsizing in the future

### Key Points:

- Borrow up to 75% of the value of your property
- Available from age 50, youngest borrower can be 40
- No maximum age (our oldest customer secured a mortgage aged 92)
- It's interest-only, but you can overpay up to 10% of the loan each year if you want to
- Fixed interest rate options including 5 or 10 years

**“LiveMore have taken a chance on me when others haven’t”**

- D Pegler, LiveMore customer

# Standard Interest Only mortgage

If you need even more flexibility, our Standard Interest Only might offer what you need.

You can apply for a Standard Interest Only when you're 50, whether you're still working or retired, with a loan term of up to 40 years. We introduced them in response to feedback from some of our customers. If you ever have a suggestion of your own, let us know – we'd love to hear it.

## Standard Interest Only is great when:

- You want to stay in your property short-term before downsizing
- You're bridging a gap until receiving a windfall, such as an inheritance
- You want to put an end date on your mortgage

## When you might want a Retirement Interest Only mortgage (RIO) instead:

- If you want the option of never having to take out another mortgage or downsizing in the future

### Key Points:

- Borrow up to 75% of the value of your property
- Available from age 50, youngest borrower can be 40
- No maximum age
- Choose the loan term that suits you, from 5 years up to 40 years
- Even though it's interest-only, you can overpay up to 10% each year if you want to

# Standard Capital & Interest mortgage

Many of our customers want to preserve as much equity in their home as possible. If that sounds like you, then Standard Capital & Interest might be what you need.

Standard Capital & Interest is what most people think of when they think of a 'typical' mortgage. If you're comfortable with paying off the capital each month as well as the interest, this is the mortgage for you. It means when you reach the end of your mortgage, you'll be mortgage-free.

## Standard Capital & Interest is great when:

- You want to owe us nothing at the end of your mortgage
- You want to preserve the equity in your home

### Key Points:

- Borrow up to 80% of the value of the property
- Choose the loan term that suits you, from 5 years up to 40 years
- Overpay up to 10% of the loan each year if you want
- Fixed interest rate options including 2, 5 or 10 years

**“I've got the security I want until I'm 80”**

**- Susan, LiveMore customer**



# Our Mortgages

Compare our mortgages easily with this table. If you have any questions, we're happy to help.

|                                     | LiveMore 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | LiveMore 2                                                                                             | LiveMore 3                                                                                   | Up to 100%<br>Debt<br>Consolidation                   | LiveMore 4                                                                                                           |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>Max Product LTV</b>              | RIO: 75%<br>Standard: 75%                                                                                                                                                                                                                                                                                                                                                                                                                                                           | RIO: 75%<br>Standard IO: 75%<br>Standard C&I: 80%                                                      | RIO: 75%<br>Standard: 75%                                                                    |                                                       | RIO: 60%<br>Standard: 60%                                                                                            |
| <b>Max Loan amount</b>              | RIO & Standard:<br>75% LTV: £1.5m                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Standard & RIO<br>60% LTV: £2.5m<br>Standard & RIO<br>75% LTV: £1.5m<br>Standard C&I<br>80% LTV: £1.5m | £1.5m                                                                                        | £1.25m                                                | £500,000                                                                                                             |
| <b>Debt Consolidation</b>           | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Up to £10k (max<br>75% LTV) (any %<br>of the loan)                                                     | Over £10k, up to<br>50% of the loan<br>amount                                                | Over £10k,<br>50.01% to 100%<br>of the loan<br>amount | Over £10k, up to<br>50% of the loan<br>amount                                                                        |
| <b>Mortgage Arrears</b>             | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | None                                                                                                   | Worst Status 1 in last 36 Months<br>(0 missed payments in last 6)                            |                                                       | Worst Status 3 in<br>last 36 Months (0<br>missed payments<br>in last 6)                                              |
| <b>Unsecured Arrears</b>            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | None                                                                                                   | Worst Status 2 in last 36 Months<br>(1 missed payment in last 6)                             |                                                       | Worst Status 4 in<br>last 36 Months (1<br>missed payment<br>in last 6)                                               |
| <b>CCJ / Defaults</b>               | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | None                                                                                                   | CCJs and / or defaults up to<br>£500 in last 3 years (satisfied), no<br>unsatisfied accepted |                                                       | CCJs and / or<br>defaults up to<br>£2,500 in last 3<br>years (satisfied),<br>no unsatisfied<br>accepted              |
| <b>Bankruptcy / IVA</b>             | None in the last 6 years<br>For cases where the event is greater than 6 years, the Bankruptcy / IVA must be satisfied                                                                                                                                                                                                                                                                                                                                                               |                                                                                                        |                                                                                              |                                                       |                                                                                                                      |
| <b>Debt Management Plan</b>         | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | None                                                                                                   | None                                                                                         |                                                       | None<br>acceptable in<br>the last 3 years.<br>Acceptable if<br>over 3 years old<br>and satisfactorily<br>maintained. |
| <b>LiveMore Variable Rate (LVR)</b> | The LiveMore Variable Rate is reset quarterly on 15 January, 15 April, 15 July and 15 October. In accordance with our mortgage terms and conditions, we use a reference rate which is currently the 3 months historic compounded daily SONIA rate in our determination of the LiveMore Variable Rate. Further information on the LiveMore Variable Rate, its use and calculation can be found on our website <a href="http://www.livemorecapital.com">www.livemorecapital.com</a> . |                                                                                                        |                                                                                              |                                                       | 4.33%                                                                                                                |

# Some things to think about

**It's important to us that you get a mortgage that's right for you.**

So give us a call, or speak to someone you trust like your financial adviser, about any of the below - these are all good things to think about before you commit to a new loan:

#### Find out more

Taking out a Retirement Interest Only mortgage (RIO) may affect your tax position and entitlement to benefits, so you should seek appropriate advice beforehand.

This could be from HMRC, the Pension Service or your own independent financial adviser, or even our own LiveMore Advice Team. Just get in touch and ask us - we'll help.

#### Property values change

If your property's value falls below the amount you owe, you'll still need to repay the outstanding capital by other means.

#### Still working?

You should be confident you'll still be able to afford your mortgage after retiring. Your income could fall or you may have future expenses that affect your ability to repay your loan.

**Will other people be living with you?**  
Whether its family members or a new spouse or civil partner, this could impact your loan application, so just let us know.

#### Keep an eye on your equity

If you'll be using the sale of your property to eventually repay your loan as part of a Standard Interest Only mortgage, make sure you hold enough equity to do this.

What do you want to pass on to loved ones? Before taking out a Retirement Interest Only mortgage (RIO), think carefully about your inheritance plans. When you pass away, the mortgage will be paid off by your remaining estate.

#### When you're ready, here's what to do next...

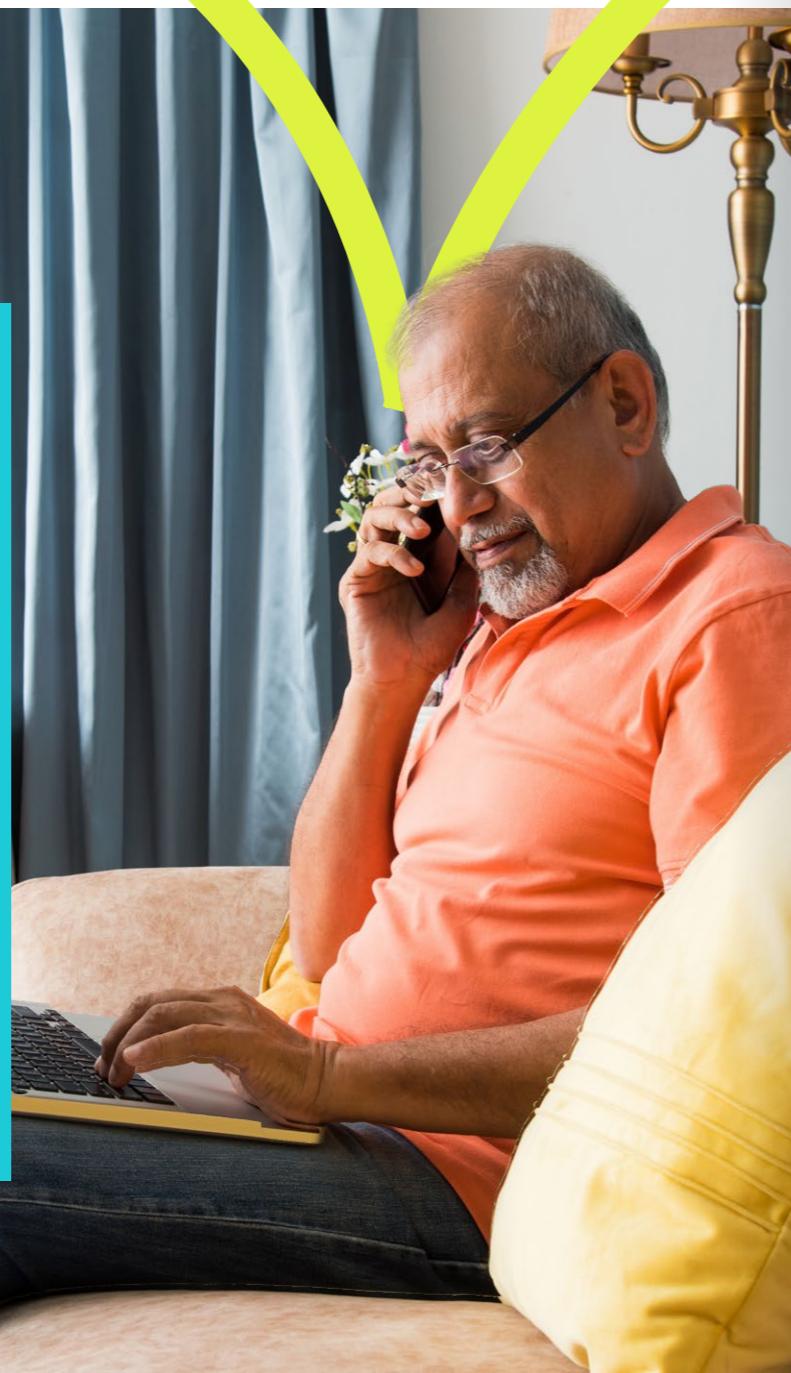
Speak to a regulated financial adviser or our LiveMore Advice Team, who are also regulated, to find out if our mortgages are right for you. They'll ask you about your current and expected future circumstances and recommend some suitable options.

Always remember: A mortgage is secured against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

# Let us help you keep living the life you love.

**“It’s a fantastic  
company. I’d  
recommend  
them to  
anyone”**

**- A Jones, LiveMore  
customer, Trustpilot**



## Useful things to know

### Our mortgage terms

Our Retirement Interest Only mortgages (RIOs) don't have an end date – they're mortgages for life. When the last surviving borrower experiences a life event, the sale of the property is used to repay the loan.



Our Standard Interest Only and Standard Capital & Interest mortgages come with a term.

### Your Age

You or your partner must be at least 50 and the youngest borrower needs to be at least 40 at completion to qualify for our RIO, Standard Interest Only or Standard Capital & Interest mortgages.



There is no maximum age for our Standard and RIO mortgages.

### How we assess affordability

We'll work with you to make sure you can afford your mortgage before and into retirement.



For joint applicants, we'll always look at the lowest income so you can be confident your loan will be affordable if either one of you passes away.

You'll need to show us your actual or likely retirement income, if you can, as well as some details of current expenditure. We'll work with data from the Office of National Statistics to project your future expenditure.

If you're taking out a Standard Interest Only mortgage, you'll need to have enough equity in your property if you're using its sale as a means to repay your loan.

\*All loans are subject to status

## We welcome all these types of income:

- Employed or self-employed income.
- State and private pensions, annuities, drawdown plans and SIPPs.
- Rental income.
- Savings and investments.
- Shareholder dividends.

And more!

## What we mean when we say 'life events' (Retirement Interest Only mortgages only)

- Death of the surviving partner.
- When the surviving partner moves into long-term care.
- If you move home and don't transfer your loan to a new property.

## One last thing...

We make checks on your financial records before approving every loan, which will show on your credit score but only when you formally apply.

\*All loans are subject to status

## "I've got nothing but good things to say about LiveMore"

**- Monique, LiveMore customer**



# Customer care

**In our view, it's important for your mortgage lender to be there when it really matters.**

**We care and we'll always check in to make sure you have the support you need.**

Some key features of our care programme:

### Pay more if you want to

You have the choice to overpay your mortgage by up to 10% every year without charge.

### Need a little breathing space?

If you find yourself in financial difficulty due to a change in circumstances, we're open to offering a payment break of up to 6 months.

At the end of the payment break, you can either pay the missed interest payments as a lump sum or roll them up into your mortgage. Do be aware, though: if you roll them up into your mortgage, you will pay added interest on it for the remainder of your mortgage.

### Sensible early repayment charges

We like to be transparent and – most importantly – fair when it comes to early repayment charges.

If you need to pay off your loan early due to the death of your partner, or moving into long-term care, we won't charge early repayment fees. We just don't think that's right.

All our repayment charge details are on our website, and they'll also be in your mortgage confirmation documents.



# I wanted to end by thanking you for your time.

I founded LiveMore to support a group of people who are underserved and undervalued by the mortgage industry - the 50 to 90+ age group.

Many mainstream lenders and high street banks will check boxes and consult algorithms if you apply to them - I promise we'll treat you like a person, not a number. We'll value your wealth of life experience and your proven financial track record, and we'll take the time to look at your individual circumstances before making any decisions.

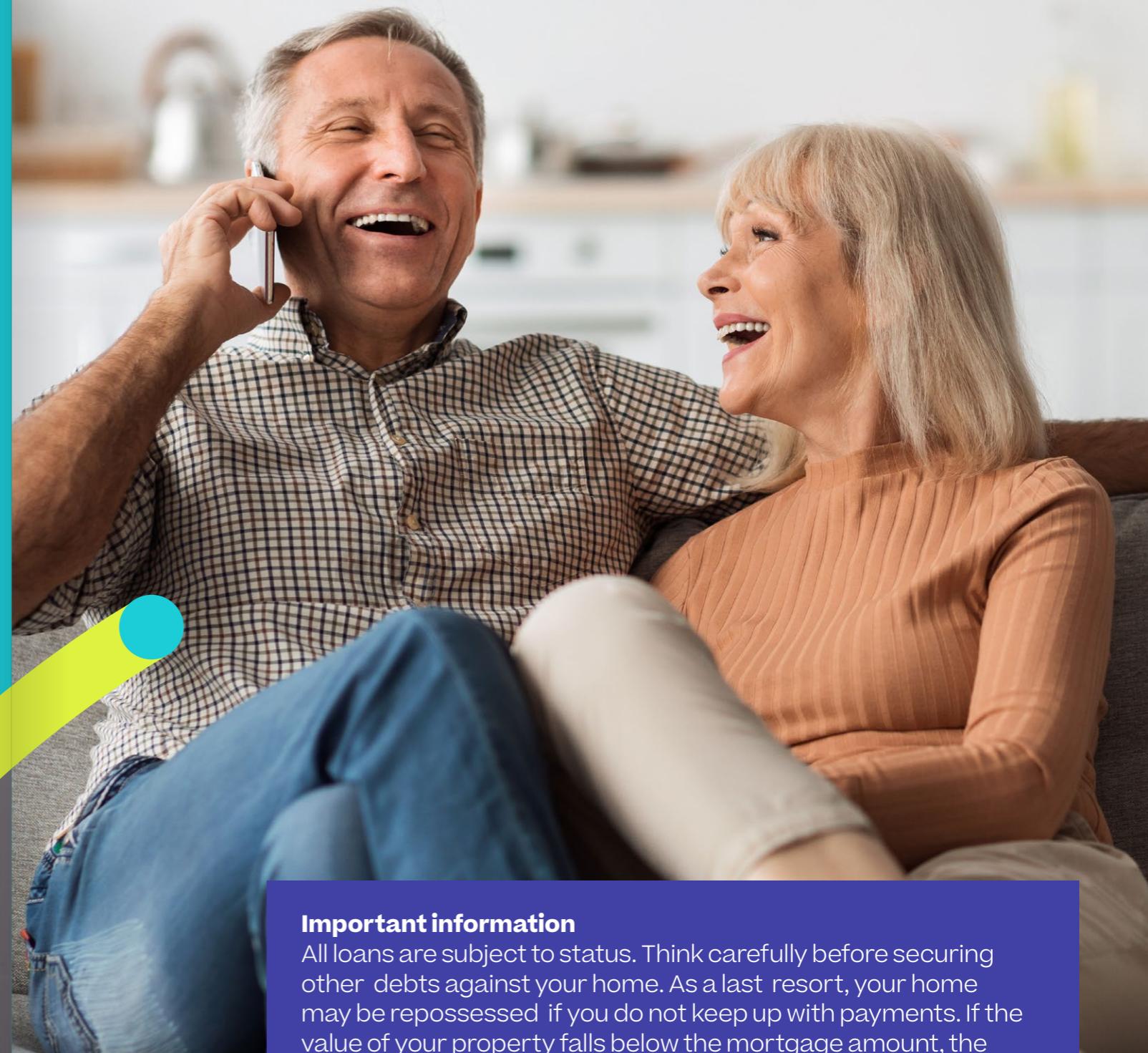
We'd love to hear more about what you want from your mortgage and we're here to help, any time. Give us a call today.

- Leon Diamond, CEO, LiveMore



**“Impressive is an understatement”**

**- T Wood, LiveMore customer**



## **Important information**

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for life from 50 to 90+**



**020 4525 7754**

Find out more at  
[livemoremortgages.com](http://livemoremortgages.com)



**Information is correct as at July 2025**

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