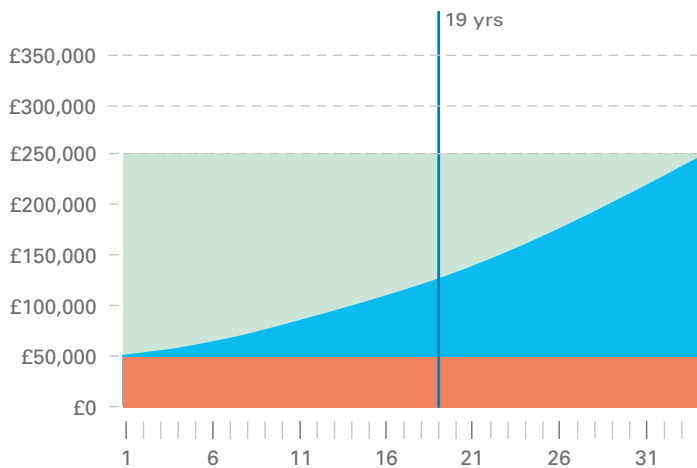


What do these graphs show?

● Loan ● Interest ● Equity



### Outcome 1

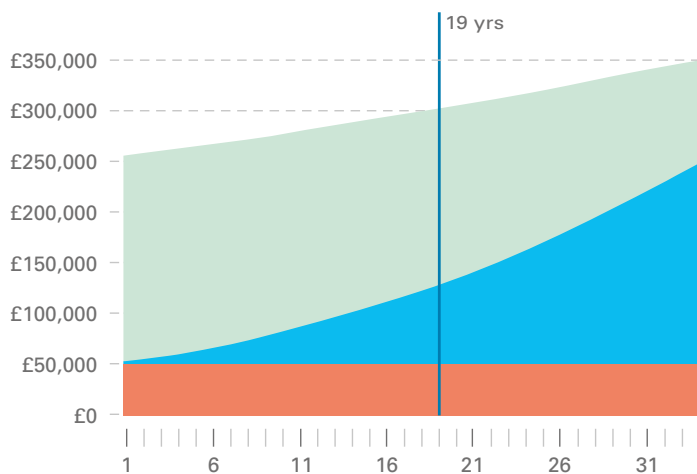
If your property value stays the same

In this example you would not lose all of your equity but it has reduced over the estimated term of 19 years.

You or your beneficiaries could receive approximately **£127,926** from the proceeds of the sale. If you lived for longer than 19 years your equity would continue to decrease.

#### After 19 years:

House Value	£250,000
Amount Owed	£122,074
Equity	£127,926



### Outcome 2

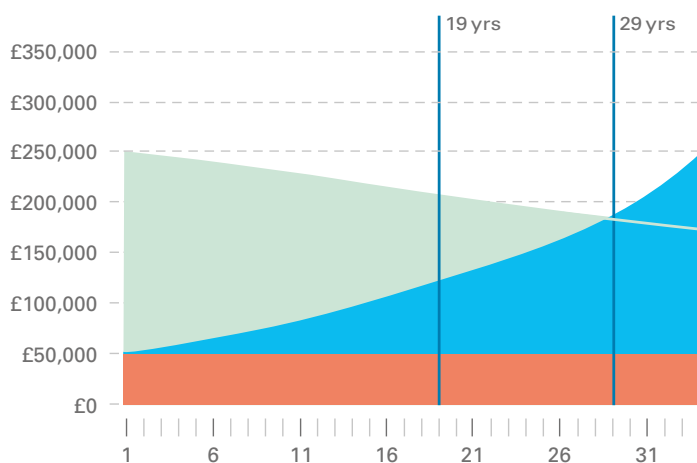
If your property value increased by 1% each year.

In this example you would not lose all of your equity but it has reduced over the estimated term of 19 years.

You or your beneficiaries could receive approximately **£179,954** from the proceeds of the sale. If you lived for longer than 19 years your equity would continue to decrease.

#### After 19 years:

House Value	£302,027
Amount Owed	£122,074
Equity	£179,954



### Outcome 3

If your property value decreased by 1% each year.

In this example you would not lose all of your equity but it has reduced over the estimated term of 19 years.

You or your beneficiaries could receive approximately **£84,469** from the proceeds of the sale. If you lived for longer than 19 years your equity would continue to decrease.

If you lived for 29 years, you would lose all of your equity and the amount owed would continue to increase and exceed the property value.

#### After 19 years:

House Value	£206,542
Amount Owed	£122,074
Equity	£84,469