



Comparison Tables

Reverse Mortgage

Calculation based fees \$1000 (\$700 Settlement Fee & \$300 Valuation Fee) plus \$250 discharge

		RBS Variable	RBS Fixed 5 Years	RBS Fixed 10 Years	RBS Fixed 15 Years	RBS Fixed 20 Years	RBS Lifetime Fixed
Annual Percentage Rate (p.a.)		7.65%	9.00%	9.20%	9.35%	9.35%	9.35%
Amount	Term	Comparison Rate (p.a.)					
\$20,000	4 Years	9.10%	10.44%	10.64%	10.79%	10.79%	10.79%
\$25,000	5 Years	8.57%	9.91%	10.11%	10.26%	10.26%	10.26%
\$30,000	5 Years	8.42%	9.76%	9.96%	10.11%	10.11%	10.11%
\$50,000	7 Years	7.98%	8.94%	9.52%	9.67%	9.67%	9.67%
\$70,000	25 Years	7.71%	7.98%	8.33%	8.73%	9.07%	9.41%
\$100,000	25 Years	7.69%	7.96%	8.31%	8.71%	9.05%	9.39%
\$130,000	25 Years	7.68%	7.95%	8.30%	8.70%	9.04%	9.38%
\$150,000	25 Years	7.68%	7.95%	8.30%	8.70%	9.04%	9.38%
\$200,000	25 Years	7.67%	7.94%	8.29%	8.69%	9.03%	9.37%
\$225,000	25 Years	7.67%	7.94%	8.29%	8.69%	9.03%	9.37%
\$250,000	25 Years	7.67%	7.94%	8.29%	8.69%	9.03%	9.37%
\$275,000	30 Years	7.66%	7.89%	8.18%	8.51%	8.80%	9.36%
\$300,000	30 Years	7.66%	7.89%	8.18%	8.51%	8.79%	9.36%

Investment Property 5 Years

Calculation based fees \$1000 (\$700 Settlement Fee & \$300 Valuation Fee) plus \$250 discharge

		RBS Variable	RBS Fixed 5 Years
Annual Percentage Rate (p.a.)		7.65%	9.00%
Amount	Term	Comparison Rate (p.a.)	
\$20,000	4 Years	9.10%	10.44%
\$25,000	5 Years	8.57%	9.91%
\$30,000	5 Years	8.42%	9.76%
\$50,000	5 Years	8.12%	9.46%
\$70,000	5 Years	7.98%	9.33%
\$100,000	5 Years	7.88%	9.23%
\$130,000	5 Years	7.83%	9.18%
\$150,000	5 Years	7.81%	9.16%
\$200,000	5 Years	7.77%	9.12%
\$225,000	5 Years	7.75%	9.10%
\$250,000	5 Years	7.74%	9.09%
\$275,000	5 Years	7.74%	9.08%
\$300,000	5 Years	7.73%	9.08%

Accommodation Bond

Calculation based fees \$1000 (\$700 Settlement Fee & \$300 Valuation Fee) plus \$250 discharge

		RBS Variable	RBS Fixed 5 Years
Annual Percentage Rate (p.a.)		7.65%	9.00%
Amount	Term	Comparison	
\$20,000	4 Years	9.10%	10.44%
\$25,000	5 Years	8.57%	9.91%
\$30,000	5 Years	8.42%	9.76%
\$50,000	5 Years	8.12%	9.46%
\$70,000	5 Years	7.98%	9.33%
\$100,000	5 Years	7.88%	9.23%
\$130,000	5 Years	7.83%	9.18%
\$150,000	5 Years	7.81%	9.16%
\$200,000	5 Years	7.77%	9.12%
\$225,000	5 Years	7.75%	9.10%
\$250,000	5 Years	7.74%	9.09%
\$275,000	5 Years	7.74%	9.08%
\$300,000	5 Years	7.73%	9.08%

Investment Property 20 Years

Calculation based fees \$1000 (\$700 Settlement Fee & \$300 Valuation Fee) plus \$250 discharge

		RBS Variable	RBS Fixed 5 Years	RBS Fixed 10 Years	RBS Fixed 15 Years	RBS Fixed 20 Years
Annual Percentage Rate (p.a.)		7.65%	9.00%	9.20%	9.35%	9.35%
Amount	Term	Comparison Rate (p.a.)				
\$20,000	4 Years	9.10%	10.44%	10.64%	10.79%	10.79%
\$25,000	5 Years	8.57%	9.91%	10.11%	10.26%	10.26%
\$30,000	5 Years	8.42%	9.76%	9.96%	10.11%	10.11%
\$50,000	7 Years	7.98%	8.94%	9.52%	9.67%	9.67%
\$70,000	20 Years	7.73%	8.06%	8.50%	9.00%	9.42%
\$100,000	20 Years	7.70%	8.04%	8.48%	8.98%	9.40%
\$130,000	20 Years	7.69%	8.03%	8.47%	8.96%	9.39%
\$150,000	20 Years	7.69%	8.02%	8.46%	8.96%	9.38%
\$200,000	20 Years	7.68%	8.01%	8.45%	8.95%	9.38%
\$225,000	20 Years	7.67%	8.01%	8.45%	8.95%	9.37%
\$250,000	20 Years	7.67%	8.01%	8.45%	8.95%	9.37%
\$275,000	20 Years	7.67%	8.01%	8.44%	8.94%	9.37%
\$300,000	20 Years	7.67%	8.00%	8.44%	8.94%	9.37%