



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.)		7.40%	9.00%	9.20%	9.35%	9.35%	9.35%
Amount	Term	Comparison Rate (p.a.)					
\$20,000	4 Years	8.85%	10.44%	10.64%	10.79%	10.79%	10.79%
\$25,000	5 Years	8.32%	9.91%	10.11%	10.26%	10.26%	10.26%
\$30,000	5 Years	8.17%	9.76%	9.96%	10.11%	10.11%	10.11%
\$50,000	7 Years	7.73%	8.87%	9.52%	9.67%	9.67%	9.67%
\$70,000	25 Years	7.46%	7.78%	8.18%	8.63%	9.02%	9.41%
\$100,000	25 Years	7.44%	7.76%	8.16%	8.61%	9.00%	9.39%
\$130,000	25 Years	7.43%	7.75%	8.15%	8.60%	8.99%	9.38%
\$150,000	25 Years	7.43%	7.75%	8.15%	8.60%	8.99%	9.38%
\$200,000	25 Years	7.42%	7.74%	8.14%	8.59%	8.98%	9.37%
\$225,000	25 Years	7.42%	7.74%	8.14%	8.59%	8.98%	9.37%
\$250,000	25 Years	7.42%	7.74%	8.14%	8.59%	8.98%	9.37%
\$275,000	30 Years	7.41%	7.68%	8.01%	8.39%	8.71%	9.36%
\$300,000	30 Years	7.41%	7.68%	8.01%	8.39%	8.71%	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.)		7.40%	9.00%
Amount	Term	Comparison Rate (p.a.)	
\$20,000	4 Years	8.85%	10.44%
\$25,000	5 Years	8.32%	9.91%
\$30,000	5 Years	8.17%	9.76%
\$50,000	5 Years	7.87%	9.46%
\$70,000	5 Years	7.73%	9.33%
\$100,000	5 Years	7.63%	9.23%
\$130,000	5 Years	7.58%	9.18%
\$150,000	5 Years	7.56%	9.16%
\$200,000	5 Years	7.52%	9.12%
\$225,000	5 Years	7.50%	9.10%
\$250,000	5 Years	7.49%	9.09%
\$275,000	5 Years	7.49%	9.08%
\$300,000	5 Years	7.48%	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.)		7.40%	9.00%
Amount	Term	Comparison	
\$20,000	4 Years	8.85%	10.44%
\$25,000	5 Years	8.32%	9.91%
\$30,000	5 Years	8.17%	9.76%
\$50,000	5 Years	7.87%	9.46%
\$70,000	5 Years	7.73%	9.33%
\$100,000	5 Years	7.63%	9.23%
\$130,000	5 Years	7.58%	9.18%
\$150,000	5 Years	7.56%	9.16%
\$200,000	5 Years	7.52%	9.12%
\$225,000	5 Years	7.50%	9.10%
\$250,000	5 Years	7.49%	9.09%
\$275,000	5 Years	7.49%	9.08%
\$300,000	5 Years	7.48%	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.)		7.40%	9.00%	9.20%	9.35%	9.35%
Amount	Term	Comparison Rate (p.a.)				
\$20,000	4 Years	8.85%	10.44%	10.64%	10.79%	10.79%
\$25,000	5 Years	8.32%	9.91%	10.11%	10.26%	10.26%
\$30,000	5 Years	8.17%	9.76%	9.96%	10.11%	10.11%
\$50,000	7 Years	7.73%	8.87%	9.52%	9.67%	9.67%
\$70,000	20 Years	7.48%	7.87%	8.37%	8.94%	9.42%
\$100,000	20 Years	7.45%	7.85%	8.35%	8.91%	9.40%
\$130,000	20 Years	7.44%	7.84%	8.34%	8.90%	9.39%
\$150,000	20 Years	7.44%	7.84%	8.33%	8.90%	9.38%
\$200,000	20 Years	7.43%	7.83%	8.33%	8.89%	9.38%
\$225,000	20 Years	7.42%	7.82%	8.32%	8.89%	9.37%
\$250,000	20 Years	7.42%	7.82%	8.32%	8.88%	9.37%
\$275,000	20 Years	7.42%	7.82%	8.32%	8.88%	9.37%
\$300,000	20 Years	7.42%	7.82%	8.32%	8.88%	9.37%