

# Earned Income Working Age Form

This form is to be completed by applicants where the mortgage term takes the applicant past their 70th birthday and earned income is being used:

Account Number:

The mortgage you have applied for takes you or at least one of you if in joint names past your 70th birthday. You have said that you plan to work beyond the current UK state Pension age and your 70th birthday, and you'll be able to maintain your current level of income until the mortgage term ends.

If this is not correct – please contact your mortgage advisor to discuss as soon as possible.

You will be working until later in life to pay off your mortgage. If you can't keep working, or maintain your current income, your monthly mortgage payments may become unaffordable.

By Signing this form, you confirm that:

1. You believe you can continue to meet the mental and physical requirements of your role until your planned retirement age.
2. You are aware of no planned job changes that would prevent you from working until your declared retirement age.
3. You have discussed and agreed a term with your mortgage advisor that takes you past the current UK State Pension age and your 70th birthday.
4. You understand that you are responsible for making your monthly mortgage payments, even if your income reduces when you retire. Your home could be at risk if you can't keep up with your mortgage payments.
5. You understand the risks and responsibilities of working beyond the current UK State Pension age.

All applicants who intend to work beyond their 70th birthday are required to complete the below declaration:

## Applicant One

Full name:

Job title:

Signature:

Date:

## Applicant Two

Full name:

Job title:

Signature:

Date: