

**CAPITAL
CHOICE**
Rates

Capital Choice Ultra Lite			
	Lump Sum		Drawdown
MER	2.36%		2.56%
AER	2.39%		2.59%
Capital Choice Super Lite 1			
	Lump Sum		Drawdown
MER	2.56%		
AER	2.59%		
Capital Choice Super Lite 2			
	Lump Sum		Drawdown
MER	2.57%		
AER	2.60%		
Capital Choice Super Lite 3			
	Lump Sum		Drawdown
MER	2.63%		
AER	2.66%		
Capital Choice Super Lite 4			
	Lump Sum		Drawdown
MER	2.71%		
AER	2.74%		
Capital Choice Lite			
	Lump Sum		Drawdown
MER	2.84%		2.90%
AER	2.88%		2.94%
Capital Choice			
	Lump Sum	Lump Sum 3% cashback	Drawdown
MER	2.85%	3.45%	3.06%
AER	2.89%	3.51%	3.10%
Capital Choice Plus			
	Lump Sum	Lump Sum 3% cashback	Drawdown
MER	3.74%	4.65%	3.74%
AER	3.80%	4.75%	3.80%

**CAPITAL
CHOICE**
LTVs

Age	Ultra Lite (%)	Super Lite 1 (%)	Super Lite 2 (%)	Super Lite 3 (%)
55	7.50	8.50	11.50	13.00
56	8.50	9.50	12.50	14.00
57	9.50	10.50	13.50	15.00
58	11.00	12.00	14.50	16.50
59	12.00	13.00	15.50	17.50
60	13.50	14.50	17.00	19.00
61	14.50	15.50	18.00	20.00
62	15.50	16.50	19.00	21.00
63	16.50	17.50	20.00	22.00
64	17.50	18.50	21.00	23.00
65	19.00	20.00	22.50	24.50
66	20.50	21.50	24.00	26.00
67	21.50	22.50	24.80	27.00
68	22.50	23.50	25.60	28.00
69	24.00	25.00	27.00	29.50
70	25.50	26.50	28.50	31.00
71	26.50	27.50	29.70	32.00
72	27.50	28.50	30.50	33.00
73	28.00	29.00	31.20	33.50
74	28.50	29.50	31.70	34.00
75	29.50	30.50	32.40	35.00
76	30.00	31.00	33.20	35.50
77	30.50	31.50	34.00	36.00
78	31.50	32.50	35.00	37.00
79	32.50	33.50	35.50	38.00
80	33.50	34.50	36.50	39.00
81	34.50	35.50	37.50	40.00
82	35.50	36.50	38.50	41.00
83	36.50	37.50	39.50	42.00
84	37.50	38.50	40.50	43.00
85	38.50	39.50	41.50	44.00
86	38.50	39.50	41.50	44.00
87	38.50	39.50	41.50	44.00
88	38.50	39.50	41.50	44.00
89	38.50	39.50	41.50	44.00
90+	38.50	39.50	41.50	44.00

**CAPITAL
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LTVs

Age	Super Lite 4 (%)	Capital Choice Lite (%)	Capital Choice (%)	Capital Choice Plus (%)
55	16.00	19.00	20.00	N/A
56	17.00	20.00	21.00	N/A
57	18.00	21.00	22.00	N/A
58	19.00	22.00	23.00	N/A
59	20.00	23.00	24.00	N/A
60	21.00	24.00	25.00	28.00
61	22.00	25.00	26.00	29.00
62	23.00	26.00	27.00	30.00
63	24.00	27.00	28.00	31.00
64	25.00	28.00	29.00	32.00
65	26.50	29.00	30.00	33.00
66	28.00	30.00	31.00	34.00
67	29.00	31.00	32.00	35.00
68	30.00	32.00	33.00	36.00
69	31.50	33.00	34.00	37.00
70	33.00	34.50	35.00	38.00
71	34.00	35.50	36.00	39.00
72	35.00	36.50	37.00	40.00
73	35.50	37.00	38.00	41.00
74	36.00	38.00	39.00	42.00
75	37.00	39.00	40.00	43.00
76	38.00	40.00	41.00	N/A
77	39.00	41.00	42.00	N/A
78	40.00	42.00	43.00	N/A
79	41.00	43.00	44.00	N/A
80	42.00	44.00	45.00	N/A
81	43.00	45.00	46.00	N/A
82	44.00	46.00	47.00	N/A
83	45.00	47.00	48.00	N/A
84	46.00	48.00	49.00	N/A
85	46.00	49.00	50.00	N/A
86	46.00	49.00	51.00	N/A
87	46.00	49.00	52.00	N/A
88	46.00	49.00	53.00	N/A
89	46.00	49.00	54.00	N/A
90+	46.00	49.00	55.00	N/A