

CAPITAL
CHOICE

LTVs

Age	Ultra Lite 1	Ultra Lite 2	Ultra Lite 3	Super Lite 1
55	4.50%	5.75%	7.25%	8.50%
56	5.50%	6.75%	8.25%	9.50%
57	6.50%	7.75%	9.25%	10.50%
58	8.00%	9.25%	10.75%	12.00%
59	9.00%	10.25%	11.75%	13.00%
60	10.50%	11.75%	13.25%	14.50%
61	11.50%	12.75%	14.25%	15.50%
62	12.50%	13.75%	15.25%	16.50%
63	13.50%	14.75%	16.25%	17.50%
64	14.50%	15.75%	17.25%	18.50%
65	16.00%	17.25%	18.75%	20.00%
66	17.50%	18.75%	20.25%	21.50%
67	18.50%	19.75%	21.25%	22.50%
68	19.50%	20.75%	22.25%	23.50%
69	21.00%	22.25%	23.75%	25.00%
70	22.50%	23.75%	25.25%	26.50%
71	23.50%	24.75%	26.25%	27.50%
72	24.50%	25.75%	27.25%	28.50%
73	25.00%	26.25%	27.75%	29.00%
74	25.50%	26.75%	28.25%	29.50%
75	26.50%	27.75%	29.25%	30.50%
76	27.00%	28.25%	29.75%	31.00%
77	27.50%	28.75%	30.25%	31.50%
78	28.50%	29.75%	31.25%	32.50%
79	29.50%	30.75%	32.25%	33.50%
80	30.50%	31.75%	33.25%	34.50%
81	31.50%	32.75%	34.25%	35.50%
82	32.50%	33.75%	35.25%	36.50%
83	33.50%	34.75%	36.25%	37.50%
84	34.50%	35.75%	37.25%	38.50%
85	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A
90+	N/A	N/A	N/A	N/A

**CAPITAL
CHOICE**
LTVs

Age	Super Lite 2	Super Lite 3	Super Lite 4	Capital Choice Lite	Capital Choice
55	11.50%	13.00%	16.00%	19.00%	20.00%
56	12.50%	14.00%	17.00%	20.00%	21.00%
57	13.50%	15.00%	18.00%	21.00%	22.00%
58	14.50%	16.50%	19.00%	22.00%	23.00%
59	15.50%	17.50%	20.00%	23.00%	24.00%
60	17.00%	19.00%	21.00%	24.00%	25.00%
61	18.00%	20.00%	22.00%	25.00%	26.00%
62	19.00%	21.00%	23.00%	26.00%	27.00%
63	20.00%	22.00%	24.00%	27.00%	28.00%
64	21.00%	23.00%	25.00%	28.00%	29.00%
65	22.50%	24.50%	26.50%	29.00%	30.00%
66	24.00%	26.00%	28.00%	30.00%	31.00%
67	24.80%	27.00%	29.00%	31.00%	32.00%
68	25.60%	28.00%	30.00%	32.00%	33.00%
69	27.00%	29.50%	31.50%	33.00%	34.00%
70	28.50%	31.00%	33.00%	34.50%	35.00%
71	29.70%	32.00%	34.00%	35.50%	36.00%
72	30.50%	33.00%	35.00%	36.50%	37.00%
73	31.20%	33.50%	35.50%	37.00%	38.00%
74	31.70%	34.00%	36.00%	38.00%	39.00%
75	32.40%	35.00%	37.00%	39.00%	40.00%
76	33.20%	35.50%	38.00%	40.00%	41.00%
77	34.00%	36.00%	39.00%	41.00%	42.00%
78	35.00%	37.00%	40.00%	42.00%	43.00%
79	35.50%	38.00%	41.00%	43.00%	44.00%
80	36.50%	39.00%	42.00%	44.00%	45.00%
81	37.50%	40.00%	43.00%	45.00%	46.00%
82	38.50%	41.00%	44.00%	46.00%	47.00%
83	39.50%	42.00%	45.00%	47.00%	48.00%
84	40.50%	43.00%	46.00%	48.00%	49.00%
85	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A
90+	N/A	N/A	N/A	N/A	N/A

Age	Midi
55	21.50%
56	22.50%
57	23.50%
58	24.50%
59	25.50%
60	26.50%
61	27.50%
62	28.50%
63	29.50%
64	30.50%
65	31.50%
66	32.50%
67	33.50%
68	34.50%
69	35.50%
70	36.50%
71	37.50%
72	38.50%
73	39.50%
74	40.50%
75	41.50%
76	42.50%
77	43.50%
78	44.50%
79	45.50%
80	46.50%
81	47.50%
82	48.50%
83	49.50%
84	50.50%
85	N/A
86	N/A
87	N/A
88	N/A
89	N/A
90+	N/A

CM040.115 – Correct as 31/03/25

This is intended for intermediaries only and has not been approved for customer use.