



## APEX Rates

	Apex Plus	Apex Super	Apex Super 2	Apex Ultra
	Lump Sum			
MER	7.86%	7.95%	8.16%	8.45%
AER	8.15%	8.25%	8.47%	8.79%
APR	8.28%	8.38%	8.60%	8.92%

	Apex Ultra 2	Apex Ultra 3	Apex Ultra 4
	Lump Sum		
MER	8.51%	8.58%	8.96%
AER	8.85%	8.93%	9.34%
APR	8.98%	9.06%	9.47%

## APEX

## LTVs

	Apex Plus	Apex Super	Apex Super	Apex Super 2	Apex Super 2
Age	SL & JL	SL	JL	SL	JL
55	20.60%	21.60%	21.10%	22.00%	21.50%
56	21.60%	22.60%	22.10%	23.00%	22.50%
57	22.60%	23.60%	23.10%	24.00%	23.50%
58	23.60%	24.60%	24.10%	25.00%	24.50%
59	24.60%	25.60%	25.10%	26.00%	25.50%
60	26.10%	27.10%	26.60%	28.50%	28.00%
61	27.10%	28.10%	27.60%	29.50%	29.00%
62	28.10%	29.10%	28.60%	30.50%	30.00%
63	29.10%	30.10%	29.60%	31.50%	31.00%
64	30.10%	31.10%	30.60%	32.50%	32.00%
65	31.10%	32.10%	31.60%	33.50%	33.00%
66	32.10%	33.10%	32.60%	34.50%	34.00%
67	33.10%	34.10%	33.60%	35.50%	35.00%
68	34.10%	35.10%	34.60%	36.50%	36.00%
69	35.10%	36.10%	35.60%	37.50%	37.00%
70	36.10%	37.10%	36.60%	38.50%	38.00%
71	37.10%	38.10%	37.60%	39.50%	39.00%
72	38.10%	39.10%	38.60%	40.50%	40.00%
73	39.10%	40.10%	39.60%	41.50%	41.00%
74	40.10%	41.10%	40.60%	42.50%	42.00%
75	41.10%	42.10%	41.60%	43.50%	43.00%
76	42.10%	43.10%	42.60%	44.50%	44.00%
77	43.10%	44.10%	43.60%	45.50%	45.00%
78	44.10%	45.10%	44.60%	46.50%	46.00%
79	44.10%	45.10%	44.60%	46.50%	46.00%
80	44.10%	45.10%	44.60%	46.50%	46.00%
81	44.10%	45.10%	44.60%	46.50%	46.00%
82	44.10%	45.10%	44.60%	46.50%	46.00%
83	44.10%	45.10%	44.60%	46.50%	46.00%
84	44.10%	45.10%	44.60%	46.50%	46.00%
85	N/A	N/A	N/A	N/A	N/A

	Apex Ultra	Apex Ultra	Apex Ultra	Apex Ultra	Apex Ultra
	SL	JL	2	2	3
Age	SL	JL	SL	JL	SL
55	22.25%	21.75%	22.50%	22.00%	23.00%
56	23.25%	22.75%	23.50%	23.00%	24.00%
57	24.25%	23.75%	24.50%	24.00%	25.00%
58	25.25%	24.75%	25.50%	25.00%	26.10%
59	26.25%	25.75%	26.50%	26.00%	27.10%
60	28.95%	28.45%	29.20%	28.70%	29.90%
61	30.55%	30.05%	30.80%	30.30%	31.50%
62	31.45%	30.95%	31.70%	31.20%	32.40%
63	32.45%	31.95%	32.70%	32.20%	33.50%
64	33.45%	32.95%	33.70%	33.20%	34.50%
65	34.45%	33.95%	34.70%	34.20%	35.50%
66	35.45%	34.95%	35.70%	35.20%	36.60%
67	35.95%	35.45%	36.20%	35.70%	37.10%
68	36.95%	36.45%	37.20%	36.70%	38.10%
69	37.95%	37.45%	38.20%	37.70%	39.10%
70	39.25%	38.75%	39.50%	39.00%	40.50%
71	40.45%	39.95%	40.70%	40.20%	N/A
72	41.65%	41.15%	41.90%	41.40%	N/A
73	42.85%	42.35%	43.10%	42.60%	N/A
74	43.95%	43.45%	44.20%	43.70%	N/A
75	45.25%	44.75%	45.50%	45.00%	N/A
76	45.25%	44.75%	45.50%	45.00%	N/A
77	45.25%	44.75%	45.50%	45.00%	N/A
78	45.25%	44.75%	45.50%	45.00%	N/A
79	45.25%	44.75%	45.50%	45.00%	N/A
80	45.25%	44.75%	45.50%	45.00%	N/A
81	45.25%	44.75%	45.50%	45.00%	N/A
82	45.25%	44.75%	45.50%	45.00%	N/A
83	45.25%	44.75%	45.50%	45.00%	N/A
84	45.25%	44.75%	45.50%	45.00%	N/A
85	45.25%	44.75%	45.50%	45.00%	N/A

	Apex Ultra 3	Apex Ultra 4
Age	JL	SL & JL
55	22.50%	23.95%
56	23.50%	25.00%
57	24.50%	26.00%
58	25.50%	27.05%
59	26.60%	28.10%
60	29.40%	30.85%
61	31.00%	32.50%
62	31.90%	33.45%
63	33.00%	34.45%
64	34.00%	35.50%
65	35.00%	36.55%
66	36.10%	37.55%
67	36.60%	38.10%
68	37.60%	39.10%
69	38.60%	40.15%
70	40.00%	41.45%
71	N/A	N/A
72	N/A	N/A
73	N/A	N/A
74	N/A	N/A
75	N/A	N/A
76	N/A	N/A
77	N/A	N/A
78	N/A	N/A
79	N/A	N/A
80	N/A	N/A
81	N/A	N/A
82	N/A	N/A
83	N/A	N/A
84	N/A	N/A
85	N/A	N/A

This is intended for intermediaries only and has not been approved for customer use.  
CM206.31 – Correct as at 24/04/2024