



**CAPITAL
CHOICE**

Rates

Capital Choice Ultra Lite		
	Lump Sum	Drawdown
MER	N/A	4.33%
AER	N/A	4.42%
Capital Choice Super Lite 1		
	Lump Sum	Drawdown
MER	4.38%	
AER	4.47%	
Capital Choice Super Lite 2		
	Lump Sum	Drawdown
MER	4.42%	
AER	4.51%	
Capital Choice Super Lite 3		
	Lump Sum	Drawdown
MER	4.51%	
AER	4.60%	
Capital Choice Super Lite 4		
	Lump Sum	Drawdown
MER	4.53%	
AER	4.63%	
Capital Choice Lite		
	Lump Sum	Drawdown
MER	4.56%	
AER	4.66%	
Capital Choice		
	Lump Sum	Drawdown
MER	4.66%	
AER	4.76%	
Capital Choice Midi		
	Lump Sum	Drawdown
MER	4.75%	
AER	4.85%	



CAPITAL
CHOICE

Rates

		Capital Choice Plus	
		Lump Sum	Drawdown
MER		4.76%	
AER		4.87%	
		Capital Choice Max 1	
		Lump Sum	Drawdown
MER		4.84%	
AER		4.95%	
		Capital Choice Max 2	
		Lump Sum	Drawdown
MER		4.93%	
AER		5.04%	
		Capital Choice Max 3	
		Lump Sum	Drawdown
MER		5.03%	
AER		5.15%	
		Capital Choice Max 4	
		Lump Sum	Drawdown
MER		5.13%	
AER		5.25%	
		Capital Choice Max 5	
		Lump Sum	Drawdown
MER		5.22%	
AER		5.35%	

**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
CHOICE**
LTVs

Age	Super Lite 4	Capital Choice Lite	Capital Choice	Capital Choice Midi
55	16.00	19.00	20.00	21.50
56	17.00	20.00	21.00	22.50
57	18.00	21.00	22.00	23.50
58	19.00	22.00	23.00	24.50
59	20.00	23.00	24.00	25.50
60	21.00	24.00	25.00	26.50
61	22.00	25.00	26.00	27.50
62	23.00	26.00	27.00	28.50
63	24.00	27.00	28.00	29.50
64	25.00	28.00	29.00	30.50
65	26.50	29.00	30.00	31.50
66	28.00	30.00	31.00	32.50
67	29.00	31.00	32.00	33.50
68	30.00	32.00	33.00	34.50
69	31.50	33.00	34.00	35.50
70	33.00	34.50	35.00	36.50
71	34.00	35.50	36.00	37.50
72	35.00	36.50	37.00	38.50
73	35.50	37.00	38.00	39.50
74	36.00	38.00	39.00	40.50
75	37.00	39.00	40.00	41.50
76	38.00	40.00	41.00	42.50
77	39.00	41.00	42.00	43.50
78	40.00	42.00	43.00	44.50
79	41.00	43.00	44.00	45.50
80	42.00	44.00	45.00	46.50
81	43.00	45.00	46.00	47.50
82	44.00	46.00	47.00	48.50
83	45.00	47.00	48.00	49.50
84	46.00	48.00	49.00	50.50
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

**CAPITAL
CHOICE**
LTVs

Age	Capital Choice Plus	Capital Choice Max 1	Capital Choice Max 2	Capital Choice Max 3
55	23.00	23.05	23.53	24.00
56	24.00	24.05	24.53	25.00
57	25.00	25.30	25.60	25.90
58	26.00	26.55	27.28	28.00
59	27.00	27.55	28.28	29.00
60	28.00	28.90	29.80	30.70
61	29.00	29.95	30.88	31.80
62	30.00	30.90	31.80	32.70
63	31.00	31.90	32.80	33.70
64	32.00	32.90	33.80	34.70
65	33.00	33.90	34.80	35.70
66	34.00	34.90	35.80	36.70
67	35.00	35.90	36.80	37.70
68	36.00	36.90	37.80	38.70
69	37.00	37.90	38.80	39.70
70	38.00	39.05	40.03	41.00
71	39.00	40.15	41.18	42.20
72	40.00	41.25	42.33	43.40
73	41.00	42.35	43.48	44.60
74	42.00	43.40	44.55	45.70
75	43.00	44.55	45.78	47.00
76	44.00	45.55	46.78	48.00
77	45.00	46.55	47.78	49.00
78	46.00	47.55	48.78	50.00
79	47.00	48.35	49.48	50.60
80	48.00	49.30	50.40	51.50
81	49.00	50.40	51.55	52.70
82	50.00	51.20	52.25	53.30
83	51.00	51.80	52.65	53.50
84	52.00	52.40	53.05	53.70
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

Age	Capital Choice Max 4	Capital Choice Max 5
55	24.80%	25.80%
56	25.80%	26.80%
57	26.70%	27.70%
58	28.80%	29.80%
59	29.80%	30.80%
60	31.50%	32.50%
61	32.50%	33.50%
62	33.50%	34.50%
63	34.50%	35.50%
64	35.50%	36.50%
65	36.50%	37.50%
66	37.50%	38.50%
67	38.50%	39.50%
68	39.50%	40.50%
69	40.50%	41.50%
70	41.80%	42.80%
71	43.00%	44.00%
72	44.20%	45.20%
73	45.40%	46.40%
74	46.50%	47.50%
75	47.80%	48.80%
76	48.80%	49.80%
77	49.80%	50.80%
78	50.80%	51.80%
79	51.40%	52.40%
80	52.30%	53.30%
81	53.50%	54.50%
82	54.10%	55.10%
83	54.30%	55.30%
84	54.50%	55.50%
85	N/A	N/A
86	N/A	N/A
87	N/A	N/A
88	N/A	N/A
89	N/A	N/A
90+	N/A	N/A

CM040.66 – Correct as at 23/07/2022

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