



**CAPITAL
CHOICE**

Rates

		Capital Choice Ultra Lite 1	
		Lump Sum	Drawdown
MER		6.25%	
AER		6.43%	
		Capital Choice Ultra Lite 2	
		Lump Sum	Drawdown
MER		6.46%	
AER		6.65%	
		Capital Choice Ultra Lite 3	
		Lump Sum	Drawdown
MER		6.55%	
AER		6.75%	
		Capital Choice Super Lite 1	
		Lump Sum	Drawdown
MER		6.62%	
AER		6.82%	
		Capital Choice Super Lite 2	
		Lump Sum	Drawdown
MER		6.76%	
AER		6.97%	
		Capital Choice Super Lite 3	
		Lump Sum	Drawdown
MER		6.94%	
AER		7.17%	
		Capital Choice Super Lite 4	
		Lump Sum	Drawdown
MER		7.18%	
AER		7.42%	
		Capital Choice Lite	
		Lump Sum	Drawdown
MER		7.49%	
AER		7.75%	

**CAPITAL
CHOICE**

Rates

		Capital Choice	
		Lump Sum	Drawdown
MER		7.77%	
AER		8.05%	
		Capital Choice Midi	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Plus	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Max 1	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Max 2	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Max 3	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Max 4	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	
		Capital Choice Max 5	
		Lump Sum	Drawdown
MER		N/A	
AER		N/A	

**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	35.50%	36.75%	38.25%	39.50%
86	39.50%	39.50%	39.50%	39.50%
87	39.50%	39.50%	39.50%	39.50%
88	39.50%	39.50%	39.50%	39.50%
89	39.50%	39.50%	39.50%	39.50%
90+	39.50%	39.50%	39.50%	39.50%

**CAPITAL
CHOICE**
LTVs

Age	Super Lite 2	Super Lite 3	Super Lite 4	Capital Choice Lite
55	11.50%	13.00%	16.00%	19.00%
56	12.50%	14.00%	17.00%	20.00%
57	13.50%	15.00%	18.00%	21.00%
58	14.50%	16.50%	19.00%	22.00%
59	15.50%	17.50%	20.00%	23.00%
60	17.00%	19.00%	21.00%	24.00%
61	18.00%	20.00%	22.00%	25.00%
62	19.00%	21.00%	23.00%	26.00%
63	20.00%	22.00%	24.00%	27.00%
64	21.00%	23.00%	25.00%	28.00%
65	22.50%	24.50%	26.50%	29.00%
66	24.00%	26.00%	28.00%	30.00%
67	24.80%	27.00%	29.00%	31.00%
68	25.60%	28.00%	30.00%	32.00%
69	27.00%	29.50%	31.50%	33.00%
70	28.50%	31.00%	33.00%	34.50%
71	29.70%	32.00%	34.00%	35.50%
72	30.50%	33.00%	35.00%	36.50%
73	31.20%	33.50%	35.50%	37.00%
74	31.70%	34.00%	36.00%	38.00%
75	32.40%	35.00%	37.00%	39.00%
76	33.20%	35.50%	38.00%	40.00%
77	34.00%	36.00%	39.00%	41.00%
78	35.00%	37.00%	40.00%	42.00%
79	35.50%	38.00%	41.00%	43.00%
80	36.50%	39.00%	42.00%	44.00%
81	37.50%	40.00%	43.00%	45.00%
82	38.50%	41.00%	44.00%	46.00%
83	39.50%	42.00%	45.00%	47.00%
84	40.50%	43.00%	46.00%	48.00%
85	41.50%	44.00%	46.00%	49.00%
86	41.50%	44.00%	46.00%	49.00%
87	41.50%	44.00%	46.00%	49.00%
88	41.50%	44.00%	46.00%	49.00%
89	41.50%	44.00%	46.00%	49.00%
90+	41.50%	44.00%	46.00%	49.00%

**CAPITAL
CHOICE**
LTVs

Age	Capital Choice	Capital Choice Midi (SL)	Capital Choice Plus	Capital Choice Max 1
55	20.00%	N/A	N/A	N/A
56	21.00%	N/A	N/A	N/A
57	22.00%	N/A	N/A	N/A
58	23.00%	N/A	N/A	N/A
59	24.00%	N/A	N/A	N/A
60	25.00%	N/A	N/A	N/A
61	26.00%	N/A	N/A	N/A
62	27.00%	N/A	N/A	N/A
63	28.00%	N/A	N/A	N/A
64	29.00%	N/A	N/A	N/A
65	30.00%	N/A	N/A	N/A
66	31.00%	N/A	N/A	N/A
67	32.00%	N/A	N/A	N/A
68	33.00%	N/A	N/A	N/A
69	34.00%	N/A	N/A	N/A
70	35.00%	N/A	N/A	N/A
71	36.00%	N/A	N/A	N/A
72	37.00%	N/A	N/A	N/A
73	38.00%	N/A	N/A	N/A
74	39.00%	N/A	N/A	N/A
75	40.00%	N/A	N/A	N/A
76	41.00%	N/A	N/A	N/A
77	42.00%	N/A	N/A	N/A
78	43.00%	N/A	N/A	N/A
79	44.00%	N/A	N/A	N/A
80	45.00%	N/A	N/A	N/A
81	46.00%	N/A	N/A	N/A
82	47.00%	N/A	N/A	N/A
83	48.00%	N/A	N/A	N/A
84	49.00%	N/A	N/A	N/A
85	50.00%	N/A	N/A	N/A
86	51.00%	N/A	N/A	N/A
87	52.00%	N/A	N/A	N/A
88	53.00%	N/A	N/A	N/A
89	54.00%	N/A	N/A	N/A
90+	55.00%	N/A	N/A	N/A

**CAPITAL
CHOICE**
LTVs

Age	Capital Choice Max 2	Capital Choice Max 3	Capital Choice Max 4	Capital Choice Max 5
55	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A
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

CM040.100 – Correct as 21/11/2023

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