

**CAPITAL  
CHOICE**
**Rates**

Capital Choice Ultra Lite			
Lump Sum		Drawdown	
MER	2.66%		
AER	2.69%		
Capital Choice Super Lite 1			
Lump Sum		Drawdown	
MER	2.70%		
AER	2.73%		
Capital Choice Super Lite 2			
Lump Sum		Drawdown	
MER	2.72%		
AER	2.75%		
Capital Choice Super Lite 3			
Lump Sum		Drawdown	
MER	2.82%		
AER	2.86%		
Capital Choice Super Lite 4			
Lump Sum		Drawdown	
MER	2.90%		
AER	2.94%		
Capital Choice Lite			
Lump Sum		Drawdown	
MER	2.92%		
AER	2.96%		
Capital Choice			
Lump Sum	Lump Sum 3% cashback	Drawdown	
MER	2.95%	3.45%	2.95%
AER	2.99%	3.51%	2.99%
Capital Choice Midi			
Lump Sum		Drawdown	
MER	2.99%		
AER	3.03%		

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	Capital Choice Plus		
	Lump Sum	Lump Sum 3% cashback	Drawdown
MER	3.03%	4.65%	3.03%
AER	3.07%	4.75%	3.07%
	Capital Choice Max 1		
	Lump Sum		Drawdown
MER	3.20%		
AER	3.25%		
	Capital Choice Max 2		
	Lump Sum		Drawdown
MER	3.37%		
AER	3.42%		
	Capital Choice Max 3		
	Lump Sum		Drawdown
MER	3.49%		
AER	3.55%		

**CAPITAL  
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**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

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**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  
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**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