

<b>FLEXI CHOICE</b>	<b>Rates</b>
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Flexi Choice Super Lite		
	With fee	Fee free
MER	2.22%	2.27%
AER	2.24%	2.29%
Flexi Choice Super Lite 2		
	With fee	Fee free
MER	2.24%	2.29%
AER	2.26%	2.31%
Flexi Choice Lite		
	With fee	Fee free
MER	2.26%	2.30%
AER	2.28%	2.32%
Flexi Choice Midi		
	With fee	Fee free
MER	2.37%	2.42%
AER	2.40%	2.45%
Flexi Choice Extra		
	With fee	Fee free
MER	2.50%	2.54%
AER	2.53%	2.57%
Flexi Choice Plus		
	With fee	Fee free
MER	2.73%	2.75%
AER	2.76%	2.78%
Flexi Choice Max		
	With fee	Fee free
MER	2.81%	2.84%
AER	2.85%	2.88%
Flexi Choice Lump Sum Max 1		
	With fee	Fee free
MER	3.15%	3.18%
AER	3.20%	3.23%



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FLEXI  
CHOICE LTVs

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Age	Plus		Max		Lump Sum Max 1	
	SL (%)	JL (%)	SL (%)	JL (%)	SL (%)	JL (%)
55	18.50	17.50	N/A	N/A	22.50	21.50
56	19.50	18.50	N/A	N/A	23.50	22.50
57	20.50	19.50	N/A	N/A	24.50	23.50
58	21.50	20.50	N/A	N/A	25.50	24.50
59	22.50	21.50	N/A	N/A	27.00	26.00
60	24.00	23.00	N/A	N/A	29.00	28.00
61	25.00	24.00	N/A	N/A	30.00	29.00
62	26.00	25.00	N/A	N/A	31.00	30.00
63	27.00	26.00	N/A	N/A	32.00	31.00
64	28.00	27.00	N/A	N/A	33.00	32.00
65	29.00	28.00	31.00	30.00	34.00	33.00
66	30.50	29.50	32.00	31.00	34.50	33.50
67	31.50	30.50	33.00	32.00	35.00	34.00
68	32.50	31.50	34.00	33.00	36.00	35.00
69	33.50	32.50	35.00	34.00	37.00	36.00
70	35.00	34.00	36.00	35.00	38.00	37.00
71	36.00	35.00	37.00	36.00	39.00	38.00
72	37.00	36.00	38.00	37.00	40.00	39.00
73	37.50	36.50	39.00	38.00	41.00	40.00
74	38.50	37.50	40.00	39.00	42.00	41.00
75	39.50	38.50	41.00	40.00	43.00	42.00
76	40.00	39.00	42.00	41.00	44.00	43.00
77	41.00	40.00	43.00	42.00	44.50	43.50
78	42.00	41.00	44.00	43.00	45.50	44.50
79	43.00	42.00	45.00	44.00	46.50	45.50
80	44.00	43.00	46.00	45.00	48.00	47.00
81	44.00	43.00	46.00	45.00	48.00	47.00
82	44.00	43.00	46.00	45.00	48.00	47.00
83	44.00	43.00	46.00	45.00	48.00	47.00
84	44.00	43.00	46.00	45.00	48.00	47.00
85+	N/A	N/A	N/A	N/A	N/A	N/A

This is intended for intermediaries only and has not been approved for customer use.  
CM041.36 – Correct as at 08/10/2020