

# FLEXI CHOICE

Correct as at 12/01/21

Product	Premier Lump Sum Super Lite	Premier Lump Sum Super Lite Fee-Free	Premier Lump Sum Super Lite 2	Premier Lump Sum Super Lite 2 Fee-Free	Premier Lump Sum Lite	Premier Lump Sum Lite Fee-Free
	MER	AER	APR	LTV %	LTV %	LTV %
	2.35%	2.37%	2.36%	2.38%	2.49%	2.51%
	2.38%	2.40%	2.39%	2.41%	2.52%	2.54%
	2.44%	2.43%	2.45%	2.44%	2.58%	2.57%
Age	SL	JL	SL	JL	SL	JL
	55	6.00%	5.00%	8.50%	7.50%	11.00%
56	7.00%	6.00%	9.50%	8.50%	12.00%	11.00%
57	8.00%	7.00%	10.50%	9.50%	13.00%	12.00%
58	9.50%	8.50%	12.00%	11.00%	14.50%	13.50%
59	10.50%	9.50%	13.00%	12.00%	15.50%	14.50%
60	12.00%	11.00%	14.50%	13.50%	17.00%	16.00%
61	13.00%	12.00%	15.50%	14.50%	18.00%	17.00%
62	14.00%	13.00%	16.50%	15.50%	19.00%	18.00%
63	15.00%	14.00%	17.50%	16.50%	20.00%	19.00%
64	16.00%	15.00%	18.50%	17.50%	21.00%	20.00%
65	17.50%	16.50%	20.00%	19.00%	22.50%	21.50%
66	19.00%	18.00%	21.50%	20.50%	24.00%	23.00%
67	20.00%	19.00%	22.50%	21.50%	25.00%	24.00%
68	21.00%	20.00%	23.50%	22.50%	26.00%	25.00%
69	22.50%	21.50%	25.00%	24.00%	27.50%	26.50%
70	24.00%	23.00%	26.50%	25.50%	29.00%	28.00%
71	25.00%	24.00%	27.50%	26.50%	30.00%	29.00%
72	26.00%	25.00%	28.50%	27.50%	31.00%	30.00%
73	26.50%	25.50%	29.00%	28.00%	31.50%	30.50%
74	27.00%	26.00%	29.50%	28.50%	32.00%	31.00%
75	28.00%	27.00%	30.50%	29.50%	33.00%	32.00%
76	28.50%	27.50%	31.00%	30.00%	33.50%	32.50%
77	29.00%	28.00%	31.50%	30.50%	34.00%	33.00%
78	30.00%	29.00%	32.50%	31.50%	35.00%	34.00%
79	31.00%	30.00%	33.50%	32.50%	36.00%	35.00%
80	32.00%	31.00%	34.50%	33.50%	37.00%	36.00%
81	32.00%	31.00%	34.50%	33.50%	37.00%	36.00%
82	32.00%	31.00%	34.50%	33.50%	37.00%	36.00%
83	32.00%	31.00%	34.50%	33.50%	37.00%	36.00%
84	32.00%	31.00%	34.50%	33.50%	37.00%	36.00%
85	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A
90+	N/A	N/A	N/A	N/A	N/A	N/A