

**FLEXI
CHOICE Rates**

| | Flexi Choice Super Lite | |
|-----|---------------------------|----------|
| | With fee | Fee free |
| MER | 3.12% | 3.17% |
| AER | 3.17% | 3.22% |
| | Flexi Choice Super Lite 2 | |
| | With fee | Fee free |
| MER | 3.14% | 3.19% |
| AER | 3.19% | 3.24% |
| | Flexi Choice Lite | |
| | With fee | Fee free |
| MER | 3.22% | 3.27% |
| AER | 3.27% | 3.32% |
| | Flexi Choice Midi | |
| | With fee | Fee free |
| MER | 3.32% | 3.37% |
| AER | 3.37% | 3.42% |
| | Flexi Choice Extra | |
| | With fee | Fee free |
| MER | 3.47% | 3.51% |
| AER | 3.53% | 3.57% |
| | Flexi Choice Plus | |
| | With fee | Fee free |
| MER | 3.51% | 3.55% |
| AER | 3.57% | 3.61% |
| | Flexi Choice Max | |
| | With fee | Fee free |
| MER | 3.56% | 3.60% |
| AER | 3.62% | 3.66% |
| | Flexi Choice Max 1 | |
| | With fee | Fee free |
| MER | 3.61% | 3.65% |
| AER | 3.67% | 3.71% |

**FLEXI
CHOICE**
Rates

| | Flexi Choice Max 2 | |
|-----|-----------------------------------|----------|
| | With fee | Fee free |
| MER | 3.82% | 3.85% |
| AER | 3.89% | 3.92% |
| | Flexi Choice Premier Super Lite | |
| | With fee | Fee free |
| MER | 3.13% | 3.15% |
| AER | 3.18% | 3.20% |
| | Flexi Choice Premier Super Lite 2 | |
| | With fee | Fee free |
| MER | 3.15% | 3.17% |
| AER | 3.20% | 3.22% |
| | Flexi Choice Premier Lite | |
| | With fee | Fee free |
| MER | 3.23% | 3.25% |
| AER | 3.28% | 3.30% |
| | Flexi Choice Premier Midi | |
| | With fee | Fee free |
| MER | 3.33% | 3.35% |
| AER | 3.38% | 3.40% |
| | Flexi Choice Premier Extra | |
| | With fee | Fee free |
| MER | 3.47% | 3.49% |
| AER | 3.53% | 3.55% |
| | Flexi Choice Premier Plus | |
| | With fee | Fee free |
| MER | 3.51% | 3.53% |
| AER | 3.57% | 3.59% |

| | |
|-------------------------|------------------------------|
| FLEXI CHOICE | Rates (lump sum only) |
|-------------------------|------------------------------|

| Flexi Choice Lump Sum Max 3 | | |
|-----------------------------|----------|----------|
| | With fee | Fee free |
| MER | 3.90% | 3.93% |
| AER | 3.97% | 4.00% |
| Flexi Choice Lump Sum Max 4 | | |
| | With fee | Fee free |
| MER | 4.02% | 4.05% |
| AER | 4.09% | 4.13% |
| Flexi Choice Lump Sum Max 5 | | |
| | With fee | Fee free |
| MER | 4.40% | 4.43% |
| AER | 4.49% | 4.52% |

**FLEXI
CHOICE**
LTVs (continued)

| | Extra | | Plus | | Max | |
|-----|--------|--------|--------|--------|--------|--------|
| Age | SL (%) | JL (%) | SL (%) | JL (%) | SL (%) | JL (%) |
| 55 | 16.00 | 15.00 | 18.50 | 17.50 | 21.00 | 20.00 |
| 56 | 17.00 | 16.00 | 19.50 | 18.50 | 22.00 | 21.00 |
| 57 | 18.00 | 17.00 | 20.50 | 19.50 | 23.00 | 22.00 |
| 58 | 19.50 | 18.50 | 21.50 | 20.50 | 24.00 | 23.00 |
| 59 | 20.50 | 19.50 | 22.50 | 21.50 | 25.00 | 24.00 |
| 60 | 22.00 | 21.00 | 24.00 | 23.00 | 26.00 | 25.00 |
| 61 | 23.00 | 22.00 | 25.00 | 24.00 | 27.00 | 26.00 |
| 62 | 24.00 | 23.00 | 26.00 | 25.00 | 28.00 | 27.00 |
| 63 | 25.00 | 24.00 | 27.00 | 26.00 | 29.00 | 28.00 |
| 64 | 26.00 | 25.00 | 28.00 | 27.00 | 30.00 | 29.00 |
| 65 | 27.50 | 26.50 | 29.00 | 28.00 | 31.00 | 30.00 |
| 66 | 29.00 | 28.00 | 30.50 | 29.50 | 32.00 | 31.00 |
| 67 | 30.00 | 29.00 | 31.50 | 30.50 | 33.00 | 32.00 |
| 68 | 31.00 | 30.00 | 32.50 | 31.50 | 34.00 | 33.00 |
| 69 | 32.50 | 31.50 | 33.50 | 32.50 | 35.00 | 34.00 |
| 70 | 34.00 | 33.00 | 35.00 | 34.00 | 36.00 | 35.00 |
| 71 | 35.00 | 34.00 | 36.00 | 35.00 | 37.00 | 36.00 |
| 72 | 36.00 | 35.00 | 37.00 | 36.00 | 38.00 | 37.00 |
| 73 | 36.50 | 35.50 | 37.50 | 36.50 | 39.00 | 38.00 |
| 74 | 37.00 | 36.00 | 38.50 | 37.50 | 40.00 | 39.00 |
| 75 | 38.00 | 37.00 | 39.50 | 38.50 | 41.00 | 40.00 |
| 76 | 38.50 | 37.50 | 40.00 | 39.00 | 42.00 | 41.00 |
| 77 | 39.00 | 38.00 | 41.00 | 40.00 | 43.00 | 42.00 |
| 78 | 40.00 | 39.00 | 42.00 | 41.00 | 44.00 | 43.00 |
| 79 | 41.00 | 40.00 | 43.00 | 42.00 | 45.00 | 44.00 |
| 80 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 |
| 81 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 |
| 82 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 |
| 83 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 |
| 84 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 |
| 85+ | N/A | N/A | N/A | N/A | N/A | N/A |



FLEXI
CHOICE LTVs (continued)

| Age | Max 1 | | Max 2 | | Lump Sum Max 3 | | Lump Sum Max 4 | | Lump Sum Max 5 | |
|-----|--------|--------|--------|--------|----------------|--------|----------------|--------|----------------|--------|
| | SL (%) | JL (%) | SL (%) | JL (%) | SL (%) | JL (%) | SL (%) | JL (%) | SL (%) | JL (%) |
| 55 | 22.50 | 21.50 | 23.50 | 22.50 | 25.00 | 24.00 | 26.50 | 25.50 | 27.50 | 26.50 |
| 56 | 23.50 | 22.50 | 24.50 | 23.50 | 26.00 | 25.00 | 27.50 | 26.50 | 28.50 | 27.50 |
| 57 | 24.50 | 23.50 | 25.50 | 24.50 | 27.00 | 26.00 | 28.50 | 27.50 | 29.50 | 28.50 |
| 58 | 25.50 | 24.50 | 26.50 | 25.50 | 28.00 | 27.00 | 29.50 | 28.50 | 30.50 | 29.50 |
| 59 | 27.00 | 26.00 | 28.00 | 27.00 | 29.50 | 28.50 | 30.50 | 29.50 | 31.50 | 30.50 |
| 60 | 29.00 | 28.00 | 30.00 | 29.00 | 31.00 | 30.00 | 32.00 | 31.00 | 33.00 | 32.00 |
| 61 | 30.00 | 29.00 | 31.00 | 30.00 | 32.00 | 31.00 | 33.00 | 32.00 | 34.00 | 33.00 |
| 62 | 31.00 | 30.00 | 32.00 | 31.00 | 33.00 | 32.00 | 34.00 | 33.00 | 35.00 | 34.00 |
| 63 | 32.00 | 31.00 | 33.00 | 32.00 | 34.00 | 33.00 | 35.00 | 34.00 | 36.50 | 35.50 |
| 64 | 33.00 | 32.00 | 34.00 | 33.00 | 35.00 | 34.00 | 36.00 | 35.00 | 37.50 | 36.50 |
| 65 | 34.00 | 33.00 | 35.00 | 34.00 | 36.00 | 35.00 | 37.00 | 36.00 | 38.50 | 37.50 |
| 66 | 34.50 | 33.50 | 35.50 | 34.50 | 37.00 | 36.00 | 38.00 | 37.00 | 39.50 | 38.50 |
| 67 | 35.00 | 34.00 | 36.50 | 35.50 | 38.00 | 37.00 | 39.00 | 38.00 | 40.50 | 39.50 |
| 68 | 36.00 | 35.00 | 37.50 | 36.50 | 39.00 | 38.00 | 40.00 | 39.00 | 41.50 | 40.50 |
| 69 | 37.00 | 36.00 | 38.50 | 37.50 | 40.00 | 39.00 | 41.00 | 40.00 | 42.50 | 41.50 |
| 70 | 38.00 | 37.00 | 40.00 | 39.00 | 41.00 | 40.00 | 42.00 | 41.00 | 43.50 | 42.50 |
| 71 | 39.00 | 38.00 | 40.50 | 39.50 | 42.00 | 41.00 | 43.00 | 42.00 | 44.50 | 43.50 |
| 72 | 40.00 | 39.00 | 42.00 | 41.00 | 43.50 | 42.50 | 44.00 | 43.00 | 45.50 | 44.50 |
| 73 | 41.00 | 40.00 | 43.00 | 42.00 | 44.50 | 43.50 | 45.50 | 44.50 | 46.50 | 45.50 |
| 74 | 42.00 | 41.00 | 44.00 | 43.00 | 46.00 | 45.00 | 46.50 | 45.50 | 47.50 | 46.50 |
| 75 | 43.00 | 42.00 | 45.00 | 44.00 | 47.00 | 46.00 | 48.00 | 47.00 | 49.00 | 48.00 |
| 76 | 44.00 | 43.00 | 46.00 | 45.00 | 48.00 | 47.00 | 49.50 | 48.50 | 50.50 | 49.50 |
| 77 | 44.50 | 43.50 | 47.00 | 46.00 | 49.00 | 48.00 | 50.50 | 49.50 | 51.50 | 50.50 |
| 78 | 45.50 | 44.50 | 48.00 | 47.00 | 50.00 | 49.00 | 51.00 | 50.00 | 52.00 | 51.00 |
| 79 | 46.50 | 45.50 | 49.00 | 48.00 | 50.50 | 49.50 | 51.50 | 50.50 | 52.50 | 51.50 |
| 80 | 48.00 | 47.00 | 50.00 | 49.00 | 51.50 | 50.50 | 53.00 | 52.00 | 54.00 | 53.00 |
| 81 | 48.00 | 47.00 | 50.00 | 49.00 | 51.50 | 50.50 | 53.00 | 52.00 | 54.00 | 53.00 |
| 82 | 48.00 | 47.00 | 50.00 | 49.00 | 51.50 | 50.50 | 53.00 | 52.00 | 54.00 | 53.00 |
| 83 | 48.00 | 47.00 | 50.00 | 49.00 | 51.50 | 50.50 | 53.00 | 52.00 | 54.00 | 53.00 |
| 84 | 48.00 | 47.00 | 50.00 | 49.00 | 51.50 | 50.50 | 53.00 | 52.00 | 54.00 | 53.00 |
| 85+ | N/A | N/A | N/A | N/A | 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.
CM041.78 – Correct as at 12/02/2022