

**MAXIMUM  
CHOICE**
**Rates**

	Maximum Choice	
	Lump Sum	Drawdown
MER	3.68%	3.73%
AER	3.74%	3.79%
	Maximum Choice Plus	
	Lump Sum	Drawdown
MER	3.80%	3.85%
AER	3.87%	3.92%
	Maximum Choice Extra	
	Lump Sum	Drawdown
MER	3.93%	3.98%
AER	4.00%	4.05%
	Maximum Choice Super 1	
	Lump Sum	Drawdown
MER	4.62%	4.67%
AER	4.72%	4.77%
	Maximum Choice Super 2	
	Lump Sum	Drawdown
MER	4.75%	4.79%
AER	4.85%	4.90%

**MAXIMUM  
CHOICE**
**LTVs**

Age	Maximum Choice (%)	Maximum Choice Plus (%)	Maximum Choice Extra (%)	
	SL & JL	SL & JL	SL	JL
55	25.00	26.00	26.52	26.01
56	26.00	27.00	27.53	27.02
57	27.00	28.00	28.54	28.03
58	28.00	29.00	29.55	29.04
59	29.00	30.00	30.56	30.05
60	31.00	32.00	33.09	
61	32.00	33.00	34.10	
62	33.00	34.00	35.11	
63	34.00	35.00	36.12	
64	35.00	36.00	37.13	
65	36.00	37.00	38.14	
66	37.00	38.00	39.40	
67	38.00	39.00	40.41	
68	39.00	40.00	41.42	
69	40.00	41.00	42.43	
70	41.10	42.10	43.49	
71	42.20	43.10	44.50	
72	43.40	44.40	45.66	
73	44.60	45.60	46.77	
74	45.80	46.80	47.88	
75	47.00	48.00	48.99	
76	48.00	49.00	50.00	
77	49.00	50.00	51.01	
78	50.00	51.00	52.02	
79	50.50	51.50	52.78	
80	51.50	52.50	53.79	
81	52.50	53.50	54.80	
82	53.00	54.00	55.56	
83	53.00	54.00	56.07	
84	53.00	54.00	56.07	
85+	54.00	55.00	56.57	

**MAXIMUM  
CHOICE**
**LTVs**

	Maximum Choice Super 1 (SL)	Maximum Choice Super 1 (JL)	Maximum Choice Super 2 (SL)	Maximum Choice Super 2 (JL)
55	27.04	26.02	27.58	26.54
56	28.06	27.04	28.62	27.58
57	29.08	28.06	29.66	28.62
58	30.10	29.08	30.70	29.66
59	31.12	30.10	31.74	30.70
60	34.18	34.18	34.86	34.86
61	35.20	35.20	35.90	35.90
62	36.22	36.22	36.94	36.94
63	37.24	37.24	37.98	37.98
64	38.26	38.26	39.02	39.02
65	39.28	39.28	40.06	40.06
66	40.80	40.80	41.60	41.60
67	41.82	41.82	42.64	42.64
68	42.84	42.84	43.68	43.68
69	43.86	43.86	44.72	44.72
70	44.88	44.88	45.76	45.76
71	45.90	45.90	46.80	46.80
72	46.92	46.92	47.84	47.84
73	47.94	47.94	48.88	48.88
74	48.96	48.96	49.92	49.92
75	49.98	49.98	50.96	50.96
76	51.00	51.00	52.00	52.00
77	52.02	52.02	53.04	53.04
78	53.04	53.04	54.08	54.08
79	54.06	54.06	55.12	55.12
80	55.08	55.08	56.16	56.16
81	56.10	56.10	57.20	57.20
82	57.12	57.12	58.24	58.24
83	58.14	58.14	59.28	59.28
84	58.14	58.14	59.28	59.28
85+	58.14	58.14	59.28	59.28

This is intended for intermediaries only and has not been approved for customer use.  
CM042.18 – Correct as at 07/01/2022