

**PRIME
PLANS**
Rates & LTVs

Prime Choice & Prime Plus

	Prime Choice Lump Sum		Prime Plus Lump Sum		Prime Plus Lump Sum 3% cashback	
MER	4.89%		5.37%		6.31%	
AER	5.00%		5.50%		6.50%	
	LTVs					
Age	Single life (%)	Joint life (%)	Single life (%)	Joint life (%)	Single life (%)	Joint life (%)
55	27.50		28.00		N/A	
56	28.50		29.00		N/A	
57	29.50		30.00		N/A	
58	30.50		31.00		N/A	
59	31.50		32.00		N/A	
60	33.00		34.80	34.00	34.80	34.00
61	34.00		35.80	35.00	35.80	35.00
62	35.00		36.80	36.00	36.80	36.00
63	36.00		37.80	37.00	37.80	37.00
64	37.00		38.80	38.00	38.80	38.00
65	38.00		39.80	39.00	39.80	39.00
66	39.00		40.80	40.00	40.80	40.00
67	40.00		41.80	41.00	41.80	41.00
68	41.00		42.80	42.00	42.80	42.00
69	42.00		43.80	43.00	43.80	43.00
70	43.00		44.80	44.00	44.80	44.00
71	44.00		45.80	45.00	45.80	45.00
72	45.00		46.80	46.00	46.80	46.00
73	46.00		47.80	47.00	47.80	47.00
74	47.00		48.80	48.00	48.80	48.00
75	48.00		49.80	49.00	49.80	49.00
76	49.00		50.80	50.00	50.80	50.00
77	50.00		51.80	51.00	51.80	51.00
78	51.00		52.80	52.00	52.80	52.00
79	52.00		53.80	53.00	53.80	53.00
80	53.00		54.80	54.00	54.80	54.00
81	54.00		55.80	55.00	55.80	55.00
82	55.00		56.80	56.00	56.80	56.00
83	55.00		56.80	56.00	56.80	56.00
84	55.00		56.80	56.00	56.80	56.00

This is intended for intermediaries only and has not been approved for customer use.
CM043.6 – Correct as at 03/12/2020