

|                         |              |
|-------------------------|--------------|
| <b>FLEXI<br/>CHOICE</b> | <b>Rates</b> |
|-------------------------|--------------|

| Flexi Choice Super Lite   |          |          |
|---------------------------|----------|----------|
|                           | With fee | Fee free |
| MER                       | 2.34%    | 2.39%    |
| AER                       | 2.37%    | 2.42%    |
| Flexi Choice Super Lite 2 |          |          |
|                           | With fee | Fee free |
| MER                       | 2.35%    | 2.40%    |
| AER                       | 2.38%    | 2.43%    |
| Flexi Choice Lite         |          |          |
|                           | With fee | Fee free |
| MER                       | 2.48%    | 2.53%    |
| AER                       | 2.51%    | 2.56%    |
| Flexi Choice Midi         |          |          |
|                           | With fee | Fee free |
| MER                       | 2.57%    | 2.62%    |
| AER                       | 2.60%    | 2.65%    |
| Flexi Choice Extra        |          |          |
|                           | With fee | Fee free |
| MER                       | 2.66%    | 2.70%    |
| AER                       | 2.69%    | 2.73%    |
| Flexi Choice Plus         |          |          |
|                           | With fee | Fee free |
| MER                       | 2.84%    | 2.87%    |
| AER                       | 2.88%    | 2.91%    |
| Flexi Choice Max          |          |          |
|                           | With fee | Fee free |
| MER                       | 3.02%    | 3.05%    |
| AER                       | 3.06%    | 3.09%    |

|                         |                              |
|-------------------------|------------------------------|
| <b>FLEXI<br/>CHOICE</b> | <b>Rates</b> (lump sum only) |
|-------------------------|------------------------------|

| Flexi Choice Lump Sum Max 1 |          |          |
|-----------------------------|----------|----------|
|                             | With fee | Fee free |
| MER                         | 3.15%    | 3.18%    |
| AER                         | 3.20%    | 3.23%    |
| Flexi Choice Lump Sum Max 2 |          |          |
|                             | With fee | Fee free |
| MER                         | 3.51%    | 3.54%    |
| AER                         | 3.57%    | 3.60%    |
| Flexi Choice Lump Sum Max 3 |          |          |
|                             | With fee | Fee free |
| MER                         | 4.11%    | 4.14%    |
| AER                         | 4.19%    | 4.22%    |



**FLEXI**  
**CHOICE LTVs** (continued)

| Age | Plus   |        | Max    |        | Lump Sum Max 1 |        | Lump Sum Max 2 |        | Lump Sum Max 3 |        |
|-----|--------|--------|--------|--------|----------------|--------|----------------|--------|----------------|--------|
|     | SL (%) | JL (%) | SL (%) | JL (%) | SL (%)         | JL (%) | SL (%)         | JL (%) | SL (%)         | JL (%) |
| 55  | 18.50  | 17.50  | N/A    | N/A    | 22.50          | 21.50  | N/A            | N/A    | N/A            | N/A    |
| 56  | 19.50  | 18.50  | N/A    | N/A    | 23.50          | 22.50  | N/A            | N/A    | N/A            | N/A    |
| 57  | 20.50  | 19.50  | N/A    | N/A    | 24.50          | 23.50  | N/A            | N/A    | N/A            | N/A    |
| 58  | 21.50  | 20.50  | N/A    | N/A    | 25.50          | 24.50  | N/A            | N/A    | N/A            | N/A    |
| 59  | 22.50  | 21.50  | N/A    | N/A    | 27.00          | 26.00  | N/A            | N/A    | N/A            | N/A    |
| 60  | 24.00  | 23.00  | N/A    | N/A    | 29.00          | 28.00  | N/A            | N/A    | N/A            | N/A    |
| 61  | 25.00  | 24.00  | N/A    | N/A    | 30.00          | 29.00  | N/A            | N/A    | N/A            | N/A    |
| 62  | 26.00  | 25.00  | N/A    | N/A    | 31.00          | 30.00  | N/A            | N/A    | N/A            | N/A    |
| 63  | 27.00  | 26.00  | N/A    | N/A    | 32.00          | 31.00  | N/A            | N/A    | N/A            | N/A    |
| 64  | 28.00  | 27.00  | N/A    | N/A    | 33.00          | 32.00  | N/A            | N/A    | N/A            | N/A    |
| 65  | 29.00  | 28.00  | 31.00  | 30.00  | 34.00          | 33.00  | 35.00          | 34.00  | 36.00          | 35.00  |
| 66  | 30.50  | 29.50  | 32.00  | 31.00  | 34.50          | 33.50  | 35.50          | 34.50  | 37.00          | 36.00  |
| 67  | 31.50  | 30.50  | 33.00  | 32.00  | 35.00          | 34.00  | 36.50          | 35.50  | 38.00          | 37.00  |
| 68  | 32.50  | 31.50  | 34.00  | 33.00  | 36.00          | 35.00  | 37.50          | 36.50  | 39.00          | 38.00  |
| 69  | 33.50  | 32.50  | 35.00  | 34.00  | 37.00          | 36.00  | 38.50          | 37.50  | 40.00          | 39.00  |
| 70  | 35.00  | 34.00  | 36.00  | 35.00  | 38.00          | 37.00  | 40.00          | 39.00  | 41.00          | 40.00  |
| 71  | 36.00  | 35.00  | 37.00  | 36.00  | 39.00          | 38.00  | 40.50          | 39.50  | 42.00          | 41.00  |
| 72  | 37.00  | 36.00  | 38.00  | 37.00  | 40.00          | 39.00  | 42.00          | 41.00  | 43.50          | 42.50  |
| 73  | 37.50  | 36.50  | 39.00  | 38.00  | 41.00          | 40.00  | 43.00          | 42.00  | 44.50          | 43.50  |
| 74  | 38.50  | 37.50  | 40.00  | 39.00  | 42.00          | 41.00  | 44.00          | 43.00  | 46.00          | 45.00  |
| 75  | 39.50  | 38.50  | 41.00  | 40.00  | 43.00          | 42.00  | 45.00          | 44.00  | 47.00          | 46.00  |
| 76  | 40.00  | 39.00  | 42.00  | 41.00  | 44.00          | 43.00  | 46.00          | 45.00  | 48.00          | 47.00  |
| 77  | 41.00  | 40.00  | 43.00  | 42.00  | 44.50          | 43.50  | 47.00          | 46.00  | 49.00          | 48.00  |
| 78  | 42.00  | 41.00  | 44.00  | 43.00  | 45.50          | 44.50  | 48.00          | 47.00  | 50.00          | 49.00  |
| 79  | 43.00  | 42.00  | 45.00  | 44.00  | 46.50          | 45.50  | 49.00          | 48.00  | 50.50          | 49.50  |
| 80  | 44.00  | 43.00  | 46.00  | 45.00  | 48.00          | 47.00  | 50.00          | 49.00  | 51.50          | 50.50  |
| 81  | 44.00  | 43.00  | 46.00  | 45.00  | 48.00          | 47.00  | 50.00          | 49.00  | 51.50          | 50.50  |
| 82  | 44.00  | 43.00  | 46.00  | 45.00  | 48.00          | 47.00  | 50.00          | 49.00  | 51.50          | 50.50  |
| 83  | 44.00  | 43.00  | 46.00  | 45.00  | 48.00          | 47.00  | 50.00          | 49.00  | 51.50          | 50.50  |
| 84  | 44.00  | 43.00  | 46.00  | 45.00  | 48.00          | 47.00  | 50.00          | 49.00  | 51.50          | 50.50  |
| 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.

CM041.42 – Correct as at 04/01/2021

