

**MAXIMUM  
CHOICE**
**Rates**

	Maximum Choice Plus	
	Lump Sum	Drawdown
MER	6.41%	6.41%
AER	6.60%	6.60%
	Maximum Choice Extra	
	Lump Sum	Drawdown
MER	6.88%	6.88%
AER	7.10%	7.10%
	Maximum Choice Super 1	
	Lump Sum	Drawdown
MER	7.16%	7.16%
AER	7.40%	7.40%
	Maximum Choice Super 2	
	Lump Sum	Drawdown
MER	7.58%	7.58%
AER	7.85%	7.85%

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**MAXIMUM  
CHOICE**
**LTVs**


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Age	Maximum Choice Plus	Maximum Choice Extra
	SL & JL	SL & JL
55	18.50%	19.50%
56	19.50%	20.50%
57	20.50%	21.50%
58	21.50%	22.50%
59	22.50%	23.50%
60	24.00%	25.00%
61	25.50%	26.50%
62	26.50%	27.50%
63	27.50%	28.50%
64	28.50%	29.50%
65	29.50%	30.50%
66	30.50%	31.50%
67	31.50%	32.50%
68	32.50%	33.50%
69	33.50%	34.50%
70	34.50%	35.50%
71	35.50%	36.50%
72	36.50%	37.50%
73	37.50%	38.50%
74	38.50%	39.50%
75	39.50%	40.50%
76	40.60%	41.60%
77	41.60%	42.60%
78	42.60%	43.60%
79	43.60%	44.60%
80	44.60%	45.60%
81	44.60%	45.60%
82	44.60%	45.60%
83	44.60%	45.60%
84	44.60%	45.60%
85	44.60%	45.60%
86	44.60%	45.60%
87	44.60%	45.60%
88	44.60%	45.60%
89	44.60%	45.60%
90+	N/A	N/A

Age	Maximum Choice Super 1	Maximum Choice Super 2
	SL & JL	SL & JL
55	20.50%	22.00%
56	21.50%	23.00%
57	22.50%	24.00%
58	23.50%	25.00%
59	24.50%	26.00%
60	26.00%	27.50%
61	27.50%	29.00%
62	28.50%	30.00%
63	29.50%	31.00%
64	30.50%	32.00%
65	31.50%	33.00%
66	32.50%	34.00%
67	33.50%	35.00%
68	34.50%	36.00%
69	35.50%	37.00%
70	36.50%	38.00%
71	37.50%	39.00%
72	38.50%	40.00%
73	39.50%	41.00%
74	40.50%	42.00%
75	41.50%	43.00%
76	42.60%	44.10%
77	43.60%	45.10%
78	44.60%	46.10%
79	45.60%	47.10%
80	46.60%	48.10%
81	46.60%	48.10%
82	46.60%	48.10%
83	46.60%	48.10%
84	46.60%	48.10%
85	46.60%	48.10%
86	46.60%	48.10%
87	46.60%	48.10%
88	46.60%	48.10%
89	46.60%	48.10%
90+	N/A	N/A

This is intended for intermediaries only and has not been approved for customer use.  
CM042.58 – Correct as at 19/04/2024