

TAILORED
Rates

	Tailored Lifetime C5	
	Lump Sum	Drawdown
MER	6.94%	6.94%
AER	7.17%	7.17%
	Tailored Lifetime C6	
	Lump Sum	Drawdown
MER	7.43%	7.43%
AER	7.69%	7.69%
	Tailored Lifetime C8	
	Lump Sum	Drawdown
MER	8.10%	8.10%
AER	8.41%	8.41%
	Tailored Enhanced	
MER	8.53%	
AER	8.87%	

TAILORED
LTVs

	C5	C6	C8
	SL & JL	SL & JL	SL & JL
55	N/A	N/A	N/A
56	N/A	N/A	N/A
57	N/A	N/A	N/A
58	N/A	N/A	N/A
59	N/A	N/A	N/A
60	25.00%	27.50%	N/A
61	26.00%	28.50%	N/A
62	27.00%	29.50%	N/A
63	28.00%	30.50%	N/A
64	29.00%	31.50%	N/A
65	30.00%	32.50%	N/A
66	31.00%	33.50%	N/A
67	32.00%	34.50%	N/A
68	33.00%	35.50%	N/A
69	34.00%	36.50%	N/A
70	35.00%	37.50%	N/A
71	36.00%	38.50%	41.20%
72	37.00%	39.50%	42.40%
73	38.00%	40.50%	43.60%
74	39.00%	41.50%	44.70%
75	40.00%	42.50%	46.00%
76	41.00%	43.50%	47.00%
77	42.00%	44.50%	48.10%
78	43.00%	45.50%	49.00%
79	44.00%	46.50%	49.60%
80	45.00%	47.50%	50.50%
81	45.00%	47.50%	50.50%
82	45.00%	47.50%	50.50%
83	45.00%	47.50%	50.50%
84	45.00%	47.50%	50.50%
85	45.00%	47.50%	50.50%

TAILORED ENHANCED LTVs

Age	Single & Joint Life (Subject to underwriting) (%)		
55	19.20%	to	30.00%
56	20.40%	to	31.20%
57	21.60%	to	32.40%
58	22.80%	to	33.60%
59	24.00%	to	34.80%
60	25.20%	to	36.00%
61	26.40%	to	37.20%
62	27.60%	to	38.40%
63	28.80%	to	39.60%
64	30.00%	to	40.80%
65	31.20%	to	42.00%
66	32.40%	to	43.20%
67	33.60%	to	44.40%
68	34.80%	to	45.60%
69	36.00%	to	46.80%
70	37.20%	to	48.00%
71	38.40%	to	49.20%
72	39.60%	to	50.40%
73	40.80%	to	51.60%
74	42.00%	to	52.80%
75	43.20%	to	54.00%
76	44.40%	to	54.00%
77	45.60%	to	54.00%
78	46.80%	to	54.00%
79	48.00%	to	54.00%
80	49.20%	to	54.00%
81	50.40%	to	54.00%
82	51.60%	to	54.00%
83	52.80%	to	54.00%
84	54.00%	to	54.00%
85	54.00%	to	54.00%