

|                |                         |
|----------------|-------------------------|
| <b>Horizon</b> | <b>Rates &amp; LTVs</b> |
|----------------|-------------------------|

**Rates (fee-free option)**

|     | Horizon 300 |          | Horizon 350 |          |
|-----|-------------|----------|-------------|----------|
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.51%       | 4.51%    | 4.53%       | 4.53%    |
| AER | 4.60%       | 4.60%    | 4.63%       | 4.63%    |
| APR | 4.66%       | 4.66%    | 4.68%       | 4.68%    |
|     | Horizon 400 |          | Horizon 450 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.57%       | 4.57%    | 4.60%       | 4.60%    |
| AER | 4.67%       | 4.67%    | 4.70%       | 4.70%    |
| APR | 4.73%       | 4.73%    | 4.76%       | 4.76%    |
|     | Horizon 500 |          | Horizon 550 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.63%       | 4.63%    | 4.75%       | 4.75%    |
| AER | 4.73%       | 4.73%    | 4.85%       | 4.85%    |
| APR | 4.79%       | 4.79%    | 4.91%       | 4.91%    |
|     | Horizon 600 |          | Horizon 620 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.84%       | 4.84%    | 4.98%       | 4.98%    |
| AER | 4.49%       | 4.49%    | 5.10%       | 5.10%    |
| APR | 5.01%       | 5.01%    | 5.16%       | 5.16%    |
|     | Horizon 680 |          | Horizon 700 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 5.08%       | 5.08%    | 5.13%       | 5.13%    |
| AER | 5.20%       | 5.20%    | 5.25%       | 5.25%    |
| APR | 5.26%       | 5.26%    | 5.31%       | 5.31%    |
|     | Horizon 730 |          | Horizon 780 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 5.22%       | 5.22%    | 5.27%       | 5.27%    |
| AER | 5.35%       | 5.35%    | 5.40%       | 5.40%    |
| APR | 5.41%       | 5.41%    | 5.46%       | 5.46%    |
|     | Horizon 800 |          | S           |          |
|     | Lump Sum    | Drawdown |             |          |
| MER | 5.37%       | 5.37%    |             |          |
| AER | 5.50%       | 5.50%    |             |          |
| APR | 5.56%       | 5.56%    |             |          |

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## Rates (fee-paid option)

|     | Horizon 300 |          | Horizon 350 |          |
|-----|-------------|----------|-------------|----------|
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.46%       | 4.46%    | 4.49%       | 4.49%    |
| AER | 4.55%       | 4.55%    | 4.58%       | 4.58%    |
| APR | 4.73%       | 4.73%    | 4.76%       | 4.76%    |
|     | Horizon 400 |          | Horizon 450 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.52%       | 4.52%    | 4.55%       | 4.55%    |
| AER | 4.61%       | 4.61%    | 4.65%       | 4.65%    |
| APR | 4.79%       | 4.79%    | 4.82%       | 4.82%    |
|     | Horizon 500 |          | Horizon 550 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.58%       | 4.58%    | 4.70%       | 4.70%    |
| AER | 4.68%       | 4.68%    | 4.80%       | 4.80%    |
| APR | 4.85%       | 4.85%    | 4.98%       | 4.98%    |
|     | Horizon 600 |          | Horizon 620 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 4.79%       | 4.79%    | 4.94%       | 4.94%    |
| AER | 4.90%       | 4.90%    | 5.05%       | 5.05%    |
| APR | 5.07%       | 5.07%    | 5.23%       | 5.23%    |
|     | Horizon 680 |          | Horizon 700 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 5.03%       | 5.03%    | 5.08%       | 5.08%    |
| AER | 5.15%       | 5.15%    | 5.20%       | 5.20%    |
| APR | 5.33%       | 5.33%    | 5.38%       | 5.38%    |
|     | Horizon 730 |          | Horizon 780 |          |
|     | Lump Sum    | Drawdown | Lump Sum    | Drawdown |
| MER | 5.18%       | 5.18%    | 5.22%       | 5.22%    |
| AER | 5.30%       | 5.30%    | 5.35%       | 5.35%    |
| APR | 5.48%       | 5.48%    | 5.53%       | 5.53%    |
|     | Horizon 800 |          |             |          |
|     | Lump Sum    | Drawdown |             |          |
| MER | 5.32%       | 5.32%    |             |          |
| AER | 5.45%       | 5.45%    |             |          |
| APR | 5.63%       | 5.63%    |             |          |

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## LTVs (for both fee-free and fee-paid options)

| Age | Horizon 300 | Horizon 350 | Horizon 400 | Horizon 450 |
|-----|-------------|-------------|-------------|-------------|
| 55  | 8.00%       | 10.00%      | 12.00%      | 14.00%      |
| 56  | 9.00%       | 11.00%      | 13.00%      | 15.00%      |
| 57  | 10.00%      | 12.50%      | 14.50%      | 16.50%      |
| 58  | 11.50%      | 13.50%      | 15.50%      | 17.50%      |
| 59  | 12.50%      | 14.50%      | 16.50%      | 18.50%      |
| 60  | 14.00%      | 15.50%      | 17.50%      | 19.50%      |
| 61  | 15.00%      | 16.50%      | 18.50%      | 20.50%      |
| 62  | 16.00%      | 17.50%      | 19.50%      | 21.50%      |
| 63  | 17.00%      | 19.00%      | 21.00%      | 23.00%      |
| 64  | 18.00%      | 20.00%      | 22.00%      | 24.00%      |
| 65  | 19.50%      | 21.50%      | 23.50%      | 25.50%      |
| 66  | 21.00%      | 23.00%      | 25.00%      | 27.00%      |
| 67  | 22.00%      | 24.00%      | 26.00%      | 28.00%      |
| 68  | 23.00%      | 25.00%      | 27.00%      | 29.00%      |
| 69  | 24.50%      | 26.50%      | 28.50%      | 30.50%      |
| 70  | 26.00%      | 28.00%      | 30.00%      | 32.00%      |
| 71  | 27.00%      | 29.00%      | 31.00%      | 33.00%      |
| 72  | 28.00%      | 30.00%      | 32.00%      | 34.00%      |
| 73  | 28.50%      | 30.50%      | 32.50%      | 34.50%      |
| 74  | 29.00%      | 31.00%      | 33.00%      | 35.00%      |
| 75  | 30.00%      | 32.00%      | 34.00%      | 36.00%      |
| 76  | 30.50%      | 32.50%      | 34.50%      | 36.50%      |
| 77  | 31.00%      | 33.00%      | 35.00%      | 37.00%      |
| 78  | 32.00%      | 34.00%      | 36.00%      | 38.00%      |
| 79  | 33.00%      | 35.00%      | 37.00%      | 39.00%      |
| 80  | 34.00%      | 36.00%      | 38.00%      | 40.00%      |
| 81  | 35.00%      | 37.00%      | 39.00%      | 41.00%      |
| 82  | 36.00%      | 38.00%      | 40.00%      | 42.00%      |
| 83  | 37.00%      | 39.00%      | 41.00%      | 43.00%      |
| 84  | 38.00%      | 40.00%      | 42.00%      | 44.00%      |

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## LTVs (for both fee-free and fee-paid options)

| Age | Horizon 500 | Horizon 550 | Horizon 600 | Horizon 620 |
|-----|-------------|-------------|-------------|-------------|
| 55  | 17.50%      | 19.50%      | 21.00%      | 22.00%      |
| 56  | 18.50%      | 20.50%      | 22.00%      | 23.00%      |
| 57  | 19.50%      | 21.50%      | 23.00%      | 24.00%      |
| 58  | 20.50%      | 22.50%      | 24.00%      | 25.00%      |
| 59  | 21.50%      | 23.50%      | 25.00%      | 26.00%      |
| 60  | 22.50%      | 24.50%      | 26.00%      | 27.00%      |
| 61  | 23.50%      | 25.50%      | 27.00%      | 28.00%      |
| 62  | 24.50%      | 26.50%      | 28.00%      | 29.00%      |
| 63  | 25.50%      | 27.50%      | 29.00%      | 30.00%      |
| 64  | 26.50%      | 28.50%      | 30.00%      | 31.00%      |
| 65  | 27.50%      | 29.50%      | 31.00%      | 32.00%      |
| 66  | 28.50%      | 30.50%      | 32.00%      | 33.00%      |
| 67  | 30.00%      | 31.50%      | 33.00%      | 34.00%      |
| 68  | 31.00%      | 32.50%      | 34.00%      | 35.00%      |
| 69  | 32.00%      | 33.50%      | 35.00%      | 36.00%      |
| 70  | 33.50%      | 34.75%      | 36.00%      | 37.00%      |
| 71  | 34.50%      | 35.75%      | 37.00%      | 38.00%      |
| 72  | 35.50%      | 36.75%      | 38.00%      | 39.00%      |
| 73  | 36.00%      | 37.50%      | 39.00%      | 40.00%      |
| 74  | 37.00%      | 38.50%      | 40.00%      | 41.00%      |
| 75  | 38.00%      | 39.50%      | 41.00%      | 42.00%      |
| 76  | 39.00%      | 40.50%      | 42.00%      | 43.00%      |
| 77  | 40.00%      | 41.50%      | 43.00%      | 44.00%      |
| 78  | 41.00%      | 42.50%      | 44.00%      | 45.00%      |
| 79  | 42.00%      | 43.50%      | 45.00%      | 46.00%      |
| 80  | 43.00%      | 44.50%      | 46.00%      | 47.00%      |
| 81  | 44.00%      | 45.50%      | 47.00%      | 48.00%      |
| 82  | 45.00%      | 46.50%      | 48.00%      | 49.00%      |
| 83  | 46.00%      | 47.50%      | 49.00%      | 50.00%      |
| 84  | 47.00%      | 48.50%      | 50.00%      | 51.00%      |

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## LTVs (for both fee-free and fee-paid options)

| Age | Horizon 680 | Horizon 700 | Horizon 730 | Horizon 780 | Horizon 800 |
|-----|-------------|-------------|-------------|-------------|-------------|
| 55  | 23.50%      | 23.70%      | 24.30%      | 25.30%      | 26.30%      |
| 56  | 24.50%      | 24.70%      | 25.30%      | 26.30%      | 27.30%      |
| 57  | 25.50%      | 25.80%      | 26.20%      | 27.20%      | 28.20%      |
| 58  | 27.00%      | 27.60%      | 28.30%      | 29.30%      | 30.30%      |
| 59  | 28.00%      | 28.60%      | 29.30%      | 30.30%      | 31.30%      |
| 60  | 29.50%      | 30.50%      | 31.00%      | 32.00%      | 33.00%      |
| 61  | 30.50%      | 31.50%      | 32.00%      | 33.00%      | 34.00%      |
| 62  | 31.50%      | 32.50%      | 33.00%      | 34.00%      | 35.00%      |
| 63  | 32.50%      | 33.50%      | 34.00%      | 35.00%      | 36.00%      |
| 64  | 33.50%      | 34.50%      | 35.00%      | 36.00%      | 37.00%      |
| 65  | 34.50%      | 35.50%      | 36.00%      | 37.00%      | 38.00%      |
| 66  | 35.50%      | 36.50%      | 37.00%      | 38.00%      | 39.00%      |
| 67  | 36.50%      | 37.50%      | 38.00%      | 39.00%      | 40.00%      |
| 68  | 37.50%      | 38.50%      | 39.00%      | 40.00%      | 41.00%      |
| 69  | 38.50%      | 39.50%      | 40.00%      | 41.00%      | 42.00%      |
| 70  | 39.50%      | 40.50%      | 41.30%      | 42.30%      | 43.30%      |
| 71  | 40.50%      | 41.50%      | 42.50%      | 43.50%      | 44.50%      |
| 72  | 42.00%      | 43.00%      | 43.70%      | 44.70%      | 45.70%      |
| 73  | 43.00%      | 44.00%      | 44.90%      | 45.90%      | 46.90%      |
| 74  | 44.00%      | 45.00%      | 46.00%      | 47.00%      | 48.00%      |
| 75  | 45.00%      | 46.00%      | 47.30%      | 48.30%      | 49.30%      |
| 76  | 46.00%      | 47.00%      | 48.30%      | 49.30%      | 50.30%      |
| 77  | 47.00%      | 48.00%      | 49.30%      | 50.30%      | 51.30%      |
| 78  | 48.00%      | 49.00%      | 50.30%      | 51.30%      | 52.30%      |
| 79  | 49.00%      | 50.00%      | 50.90%      | 51.90%      | 52.90%      |
| 80  | 50.00%      | 51.00%      | 51.80%      | 52.80%      | 53.80%      |
| 81  | 51.00%      | 52.00%      | 53.00%      | 54.00%      | 55.00%      |
| 82  | 52.00%      | 53.00%      | 53.60%      | 54.60%      | 55.60%      |
| 83  | 52.50%      | 53.20%      | 53.80%      | 54.80%      | 55.80%      |
| 84  | 53.00%      | 53.40%      | 54.00%      | 55.00%      | 56.00%      |

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**Standard Life** 

**HomeFinance**

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