

Horizon	Rates & LTVs
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Rates (fee-free option)

	Horizon 300		Horizon 350	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.80%	3.80%	3.83%	3.83%
AER	3.87%	3.87%	3.90%	3.90%
APR	3.93%	3.93%	3.96%	3.96%
	Horizon 400		Horizon 450	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.87%	3.87%	3.90%	3.90%
AER	3.94%	3.94%	3.97%	3.97%
APR	4.00%	4.00%	4.03%	4.03%
	Horizon 500		Horizon 550	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.93%	3.93%	3.95%	3.95%
AER	4.00%	4.00%	4.02%	4.02%
APR	4.06%	4.06%	4.08%	4.08%
	Horizon 600		Horizon 620	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.98%	3.98%	4.12%	4.12%
AER	4.05%	4.05%	4.20%	4.20%
APR	4.11%	4.11%	4.26%	4.26%
	Horizon 680		Horizon 700	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	4.36%	4.36%	4.46%	4.46%
AER	4.45%	4.45%	4.55%	4.55%
APR	4.51%	4.51%	4.61%	4.61%
	Horizon 730		Horizon 780	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	4.53%	4.53%	4.65%	4.65%
AER	4.63%	4.63%	4.75%	4.75%
APR	4.68%	4.68%	4.81%	4.81%
	Horizon 800			
	Lump Sum	Drawdown		
MER	4.75%	4.75%		
AER	4.85%	4.85%		
APR	4.91%	4.91%		

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Rates (fee-paid option)

	Horizon 300		Horizon 350	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.75%	3.75%	3.78%	3.78%
AER	3.82%	3.82%	3.85%	3.85%
APR	3.99%	3.99%	4.02%	4.02%
	Horizon 400		Horizon 450	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.82%	3.82%	3.85%	3.85%
AER	3.89%	3.89%	3.92%	3.92%
APR	4.06%	4.06%	4.09%	4.09%
	Horizon 500		Horizon 550	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.88%	3.88%	3.90%	3.90%
AER	3.95%	3.95%	3.97%	3.97%
APR	4.13%	4.13%	4.15%	4.15%
	Horizon 600		Horizon 620	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	3.93%	3.93%	4.07%	4.07%
AER	4.00%	4.00%	4.15%	4.15%
APR	4.18%	4.18%	4.32%	4.32%
	Horizon 680		Horizon 700	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	4.31%	4.31%	4.41%	4.41%
AER	4.40%	4.40%	4.50%	4.50%
APR	4.57%	4.57%	4.68%	4.68%
	Horizon 730		Horizon 780	
	Lump Sum	Drawdown	Lump Sum	Drawdown
MER	4.49%	4.49%	4.60%	4.60%
AER	4.58%	4.58%	4.70%	4.70%
APR	4.76%	4.76%	4.88%	4.88%
	Horizon 800			
	Lump Sum	Drawdown		
MER	4.70%	4.70%		
AER	4.80%	4.80%		
APR	4.98%	4.98%		

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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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