

| Horizon | Rates & LTVs |
|---------|--------------|
|---------|--------------|

## Fee-free lump sum and drawdown rates

|     | Horizon 240 | Horizon 260 | Horizon 280 | Horizon 300 | Horizon 350 |
|-----|-------------|-------------|-------------|-------------|-------------|
| MER | 6.24%       | 6.29%       | 6.52%       | 6.62%       | 6.76%       |
| AER | 6.42%       | 6.47%       | 6.72%       | 6.82%       | 6.97%       |
| APR | 6.48%       | 6.54%       | 6.78%       | 6.89%       | 7.03%       |
|     | Horizon 400 | Horizon 450 | Horizon 500 | Horizon 550 | Horizon 600 |
| MER | 6.90%       | 7.09%       | 7.32%       | 7.46%       | N/A         |
| AER | 7.12%       | 7.32%       | 7.57%       | 7.72%       | N/A         |
| APR | 7.18%       | 7.39%       | 7.63%       | 7.78%       | N/A         |
|     | Horizon 620 | Horizon 680 | Horizon 700 | Horizon 730 | Horizon 780 |
| MER | N/A         | N/A         | N/A         | N/A         | N/A         |
| AER | N/A         | N/A         | N/A         | N/A         | N/A         |
| APR | N/A         | N/A         | N/A         | N/A         | N/A         |
|     | Horizon 800 |             |             |             |             |
| MER | N/A         |             |             |             |             |
| AER | N/A         |             |             |             |             |
| APR | N/A         |             |             |             |             |

## Fee-paid lump sum and drawdown rates

|     | Horizon 240 | Horizon 260 | Horizon 280 | Horizon 300 | Horizon 350 |
|-----|-------------|-------------|-------------|-------------|-------------|
| MER | 6.19%       | 6.24%       | 6.47%       | 6.57%       | 6.71%       |
| AER | 6.37%       | 6.42%       | 6.67%       | 6.77%       | 6.92%       |
| APR | 6.55%       | 6.60%       | 6.85%       | 6.95%       | 7.10%       |
|     | Horizon 400 | Horizon 450 | Horizon 500 | Horizon 550 | Horizon 600 |
| MER | 6.85%       | 7.04%       | 7.27%       | 7.41%       | N/A         |
| AER | 7.07%       | 7.27%       | 7.52%       | 7.67%       | N/A         |
| APR | 7.25%       | 7.45%       | 7.70%       | 7.85%       | N/A         |
|     | Horizon 620 | Horizon 680 | Horizon 700 | Horizon 730 | Horizon 780 |
| MER | N/A         | N/A         | N/A         | N/A         | N/A         |
| AER | N/A         | N/A         | N/A         | N/A         | N/A         |
| APR | N/A         | N/A         | N/A         | N/A         | N/A         |
|     | Horizon 800 |             |             |             |             |
| MER | N/A         |             |             |             |             |
| AER | N/A         |             |             |             |             |
| APR | N/A         |             |             |             |             |

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## Fee-free & fee-paid LTVs

| Age | Horizon 240 | Horizon 260 | Horizon 280 | Horizon 300 |
|-----|-------------|-------------|-------------|-------------|
| 55  | 4.00%       | 5.00%       | 6.50%       | 8.00%       |
| 56  | 5.00%       | 6.00%       | 7.50%       | 9.00%       |
| 57  | 6.00%       | 7.00%       | 8.50%       | 10.00%      |
| 58  | 7.50%       | 8.50%       | 10.00%      | 11.50%      |
| 59  | 8.50%       | 9.50%       | 11.00%      | 12.50%      |
| 60  | 10.00%      | 11.00%      | 12.50%      | 14.00%      |
| 61  | 11.00%      | 12.00%      | 13.50%      | 15.00%      |
| 62  | 12.00%      | 13.00%      | 14.50%      | 16.00%      |
| 63  | 13.00%      | 14.00%      | 15.50%      | 17.00%      |
| 64  | 14.00%      | 15.00%      | 16.50%      | 18.00%      |
| 65  | 15.50%      | 16.50%      | 18.00%      | 19.50%      |
| 66  | 17.00%      | 18.00%      | 19.50%      | 21.00%      |
| 67  | 18.00%      | 19.00%      | 20.50%      | 22.00%      |
| 68  | 19.00%      | 20.00%      | 21.50%      | 23.00%      |
| 69  | 20.50%      | 21.50%      | 23.00%      | 24.50%      |
| 70  | 22.00%      | 23.00%      | 24.50%      | 26.00%      |
| 71  | 23.00%      | 24.00%      | 25.50%      | 27.00%      |
| 72  | 24.00%      | 25.00%      | 26.50%      | 28.00%      |
| 73  | 24.50%      | 25.50%      | 27.00%      | 28.50%      |
| 74  | 25.00%      | 26.00%      | 27.50%      | 29.00%      |
| 75  | 26.00%      | 27.00%      | 28.50%      | 30.00%      |
| 76  | 26.50%      | 27.50%      | 29.00%      | 30.50%      |
| 77  | 27.00%      | 28.00%      | 29.50%      | 31.00%      |
| 78  | 28.00%      | 29.00%      | 30.50%      | 32.00%      |
| 79  | 29.00%      | 30.00%      | 31.50%      | 33.00%      |
| 80  | 30.00%      | 31.00%      | 32.50%      | 34.00%      |
| 81  | 31.00%      | 32.00%      | 33.50%      | 35.00%      |
| 82  | 32.00%      | 33.00%      | 34.50%      | 36.00%      |
| 83  | 33.00%      | 34.00%      | 35.50%      | 37.00%      |
| 84  | 34.00%      | 35.00%      | 36.50%      | 38.00%      |

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| Age | Horizon 350 | Horizon 400 | Horizon 450 | Horizon 500 |
|-----|-------------|-------------|-------------|-------------|
| 55  | 10.00%      | 12.00%      | 14.00%      | 17.50%      |
| 56  | 11.00%      | 13.00%      | 15.00%      | 18.50%      |
| 57  | 12.50%      | 14.50%      | 16.50%      | 19.50%      |
| 58  | 13.50%      | 15.50%      | 17.50%      | 20.50%      |
| 59  | 14.50%      | 16.50%      | 18.50%      | 21.50%      |
| 60  | 15.50%      | 17.50%      | 19.50%      | 22.50%      |
| 61  | 16.50%      | 18.50%      | 20.50%      | 23.50%      |
| 62  | 17.50%      | 19.50%      | 21.50%      | 24.50%      |
| 63  | 19.00%      | 21.00%      | 23.00%      | 25.50%      |
| 64  | 20.00%      | 22.00%      | 24.00%      | 26.50%      |
| 65  | 21.50%      | 23.50%      | 25.50%      | 27.50%      |
| 66  | 23.00%      | 25.00%      | 27.00%      | 28.50%      |
| 67  | 24.00%      | 26.00%      | 28.00%      | 30.00%      |
| 68  | 25.00%      | 27.00%      | 29.00%      | 31.00%      |
| 69  | 26.50%      | 28.50%      | 30.50%      | 32.00%      |
| 70  | 28.00%      | 30.00%      | 32.00%      | 33.50%      |
| 71  | 29.00%      | 31.00%      | 33.00%      | 34.50%      |
| 72  | 30.00%      | 32.00%      | 34.00%      | 35.50%      |
| 73  | 30.50%      | 32.50%      | 34.50%      | 36.00%      |
| 74  | 31.00%      | 33.00%      | 35.00%      | 37.00%      |
| 75  | 32.00%      | 34.00%      | 36.00%      | 38.00%      |
| 76  | 32.50%      | 34.50%      | 36.50%      | 39.00%      |
| 77  | 33.00%      | 35.00%      | 37.00%      | 40.00%      |
| 78  | 34.00%      | 36.00%      | 38.00%      | 41.00%      |
| 79  | 35.00%      | 37.00%      | 39.00%      | 42.00%      |
| 80  | 36.00%      | 38.00%      | 40.00%      | 43.00%      |
| 81  | 37.00%      | 39.00%      | 41.00%      | 44.00%      |
| 82  | 38.00%      | 40.00%      | 42.00%      | 45.00%      |
| 83  | 39.00%      | 41.00%      | 43.00%      | 46.00%      |
| 84  | 40.00%      | 42.00%      | 44.00%      | 47.00%      |

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| Age | Horizon 550 | Horizon 600 | Horizon 620 | Horizon 680 |
|-----|-------------|-------------|-------------|-------------|
| 55  | 19.50%      | N/A         | N/A         | N/A         |
| 56  | 20.50%      | N/A         | N/A         | N/A         |
| 57  | 21.50%      | N/A         | N/A         | N/A         |
| 58  | 22.50%      | N/A         | N/A         | N/A         |
| 59  | 23.50%      | N/A         | N/A         | N/A         |
| 60  | 24.50%      | N/A         | N/A         | N/A         |
| 61  | 25.50%      | N/A         | N/A         | N/A         |
| 62  | 26.50%      | N/A         | N/A         | N/A         |
| 63  | 27.50%      | N/A         | N/A         | N/A         |
| 64  | 28.50%      | N/A         | N/A         | N/A         |
| 65  | 29.50%      | N/A         | N/A         | N/A         |
| 66  | 30.50%      | N/A         | N/A         | N/A         |
| 67  | 31.50%      | N/A         | N/A         | N/A         |
| 68  | 32.50%      | N/A         | N/A         | N/A         |
| 69  | 33.50%      | N/A         | N/A         | N/A         |
| 70  | 34.75%      | N/A         | N/A         | N/A         |
| 71  | 35.75%      | N/A         | N/A         | N/A         |
| 72  | 36.75%      | N/A         | N/A         | N/A         |
| 73  | 37.50%      | N/A         | N/A         | N/A         |
| 74  | 38.50%      | N/A         | N/A         | N/A         |
| 75  | 39.50%      | N/A         | N/A         | N/A         |
| 76  | 40.50%      | N/A         | N/A         | N/A         |
| 77  | 41.50%      | N/A         | N/A         | N/A         |
| 78  | 42.50%      | N/A         | N/A         | N/A         |
| 79  | 43.50%      | N/A         | N/A         | N/A         |
| 80  | 44.50%      | N/A         | N/A         | N/A         |
| 81  | 45.50%      | N/A         | N/A         | N/A         |
| 82  | 46.50%      | N/A         | N/A         | N/A         |
| 83  | 47.50%      | N/A         | N/A         | N/A         |
| 84  | 48.50%      | N/A         | N/A         | N/A         |

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| Age | Horizon 700 | Horizon 730 | Horizon 780 | Horizon 800 |
|-----|-------------|-------------|-------------|-------------|
| 55  | N/A         | N/A         | N/A         | N/A         |
| 56  | N/A         | N/A         | N/A         | N/A         |
| 57  | N/A         | N/A         | N/A         | N/A         |
| 58  | N/A         | N/A         | N/A         | N/A         |
| 59  | N/A         | N/A         | N/A         | N/A         |
| 60  | N/A         | N/A         | N/A         | N/A         |
| 61  | N/A         | N/A         | N/A         | N/A         |
| 62  | N/A         | N/A         | N/A         | N/A         |
| 63  | N/A         | N/A         | N/A         | N/A         |
| 64  | N/A         | N/A         | N/A         | N/A         |
| 65  | N/A         | N/A         | N/A         | N/A         |
| 66  | N/A         | N/A         | N/A         | N/A         |
| 67  | N/A         | N/A         | N/A         | N/A         |
| 68  | N/A         | N/A         | N/A         | N/A         |
| 69  | N/A         | N/A         | N/A         | N/A         |
| 70  | N/A         | N/A         | N/A         | N/A         |
| 71  | N/A         | N/A         | N/A         | N/A         |
| 72  | N/A         | N/A         | N/A         | N/A         |
| 73  | N/A         | N/A         | N/A         | N/A         |
| 74  | N/A         | N/A         | N/A         | N/A         |
| 75  | N/A         | N/A         | N/A         | N/A         |
| 76  | N/A         | N/A         | N/A         | N/A         |
| 77  | N/A         | N/A         | N/A         | N/A         |
| 78  | N/A         | N/A         | N/A         | N/A         |
| 79  | N/A         | N/A         | N/A         | N/A         |
| 80  | N/A         | N/A         | N/A         | N/A         |
| 81  | N/A         | N/A         | N/A         | N/A         |
| 82  | N/A         | N/A         | N/A         | N/A         |
| 83  | N/A         | N/A         | N/A         | N/A         |
| 84  | N/A         | N/A         | N/A         | N/A         |

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