

Horizon	Rates & LTVs
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Fee-free lump sum and drawdown rates

	Horizon 240	Horizon 260	Horizon 280	Horizon 300	Horizon 350
MER	5.79%	6.08%	6.17%	6.31%	6.46%
AER	5.95%	6.25%	6.35%	6.50%	6.65%
APR	6.07%	6.37%	6.47%	6.62%	6.78%
	Horizon 400	Horizon 450	Horizon 500	Horizon 550	Horizon 570
MER	6.60%	6.88%	7.07%	7.53%	7.63%
AER	6.80%	7.10%	7.30%	7.80%	7.90%
APR	6.93%	7.22%	7.43%	7.92%	8.03%
	Horizon 600	Horizon 620	Horizon 680	Horizon 700	Horizon 730
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 780				
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	5.75%	6.03%	6.13%	6.27%	6.41%
AER	5.90%	6.20%	6.31%	6.45%	6.60%
APR	6.15%	6.44%	6.55%	6.70%	6.85%
	Horizon 400	Horizon 450	Horizon 500	Horizon 550	Horizon 570
MER	6.55%	6.83%	7.02%	7.49%	7.58%
AER	6.75%	7.05%	7.25%	7.75%	7.85%
APR	6.99%	7.29%	7.50%	8.00%	8.10%
	Horizon 600	Horizon 620	Horizon 680	Horizon 700	Horizon 730
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 780				
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 570	Horizon 600	Horizon 620
55	19.50%	20.00%	N/A	N/A
56	20.50%	21.00%	N/A	N/A
57	21.50%	22.00%	N/A	N/A
58	22.50%	23.00%	N/A	N/A
59	23.50%	24.00%	N/A	N/A
60	24.50%	25.00%	N/A	N/A
61	25.50%	26.00%	N/A	N/A
62	26.50%	27.00%	N/A	N/A
63	27.50%	28.00%	N/A	N/A
64	28.50%	29.00%	N/A	N/A
65	29.50%	30.00%	N/A	N/A
66	30.50%	31.00%	N/A	N/A
67	31.50%	32.00%	N/A	N/A
68	32.50%	33.00%	N/A	N/A
69	33.50%	34.00%	N/A	N/A
70	34.75%	35.00%	N/A	N/A
71	35.75%	36.00%	N/A	N/A
72	36.75%	37.00%	N/A	N/A
73	37.50%	38.00%	N/A	N/A
74	38.50%	39.00%	N/A	N/A
75	39.50%	40.00%	N/A	N/A
76	40.50%	41.00%	N/A	N/A
77	41.50%	42.00%	N/A	N/A
78	42.50%	43.00%	N/A	N/A
79	43.50%	44.00%	N/A	N/A
80	44.50%	45.00%	N/A	N/A
81	45.50%	46.00%	N/A	N/A
82	46.50%	47.00%	N/A	N/A
83	47.50%	48.00%	N/A	N/A
84	48.50%	49.00%	N/A	N/A

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Age	Horizon 680	Horizon 700	Horizon 730	Horizon 780
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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