

Horizon Interest Reward Terms and Discounts

Available from Horizon 300 upwards on fee-free lump sum plans only.

Interest Payment/Years	5 years	10 years	15 years
50%	0.05%	0.10%	0.15%
75%	0.10%	0.20%	0.30%
100%	0.15%	0.30%	0.45%

Horizon fee-free & fee-paid LTVs

Age	Horizon 200	Horizon 220	Horizon 240	Horizon 260
55	N/A	N/A	4.00%	5.00%
56	N/A	N/A	5.00%	6.00%
57	N/A	N/A	6.00%	7.00%
58	N/A	N/A	7.50%	8.50%
59	N/A	N/A	8.50%	9.50%
60	2.00%	6.00%	10.00%	11.00%
61	3.00%	7.00%	11.00%	12.00%
62	4.00%	8.00%	12.00%	13.00%
63	5.00%	9.00%	13.00%	14.00%
64	6.00%	10.00%	14.00%	15.00%
65	7.50%	11.50%	15.50%	16.50%
66	9.00%	13.00%	17.00%	18.00%
67	10.00%	14.00%	18.00%	19.00%
68	11.00%	15.00%	19.00%	20.00%
69	12.50%	16.50%	20.50%	21.50%
70	14.00%	18.00%	22.00%	23.00%
71	15.00%	19.00%	23.00%	24.00%
72	16.00%	20.00%	24.00%	25.00%
73	16.50%	20.50%	24.50%	25.50%
74	17.00%	21.00%	25.00%	26.00%
75	18.00%	22.00%	26.00%	27.00%
76	18.50%	22.50%	26.50%	27.50%
77	19.00%	23.00%	27.00%	28.00%
78	20.00%	24.00%	28.00%	29.00%
79	21.00%	25.00%	29.00%	30.00%
80	22.00%	26.00%	30.00%	31.00%
81	23.00%	27.00%	31.00%	32.00%
82	24.00%	28.00%	32.00%	33.00%
83	25.00%	29.00%	33.00%	34.00%
84	26.00%	30.00%	34.00%	35.00%

Telephone calls may be monitored or recorded for training purposes. Standard Life Home Finance is a trading name of more2life Limited. Registered in England No 5390268. Registered Office: Baines House, 4 Midgery Court, Fulwood, Preston PR2 9ZH. more2life Limited is authorised and regulated by the Financial Conduct Authority.

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Age	Horizon 280	Horizon 300	Horizon 350	Horizon 400
55	6.50%	8.00%	10.00%	12.00%
56	7.50%	9.00%	11.00%	13.00%
57	8.50%	10.00%	12.50%	14.50%
58	10.00%	11.50%	13.50%	15.50%
59	11.00%	12.50%	14.50%	16.50%
60	12.50%	14.00%	15.50%	17.50%
61	13.50%	15.00%	16.50%	18.50%
62	14.50%	16.00%	17.50%	19.50%
63	15.50%	17.00%	19.00%	21.00%
64	16.50%	18.00%	20.00%	22.00%
65	18.00%	19.50%	21.50%	23.50%
66	19.50%	21.00%	23.00%	25.00%
67	20.50%	22.00%	24.00%	26.00%
68	21.50%	23.00%	25.00%	27.00%
69	23.00%	24.50%	26.50%	28.50%
70	24.50%	26.00%	28.00%	30.00%
71	25.50%	27.00%	29.00%	31.00%
72	26.50%	28.00%	30.00%	32.00%
73	27.00%	28.50%	30.50%	32.50%
74	27.50%	29.00%	31.00%	33.00%
75	28.50%	30.00%	32.00%	34.00%
76	29.00%	30.50%	32.50%	34.50%
77	29.50%	31.00%	33.00%	35.00%
78	30.50%	32.00%	34.00%	36.00%
79	31.50%	33.00%	35.00%	37.00%
80	32.50%	34.00%	36.00%	38.00%
81	33.50%	35.00%	37.00%	39.00%
82	34.50%	36.00%	38.00%	40.00%
83	35.50%	37.00%	39.00%	41.00%
84	36.50%	38.00%	40.00%	42.00%

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Age	Horizon 450	Horizon 500	Horizon 530	Horizon 550
55	14.00%	17.50%	19.01%	19.50%
56	15.00%	18.50%	20.01%	20.50%
57	16.50%	19.50%	21.01%	21.50%
58	17.50%	20.50%	22.01%	22.50%
59	18.50%	21.50%	23.01%	23.50%
60	19.50%	22.50%	24.01%	24.50%
61	20.50%	23.50%	25.01%	25.50%
62	21.50%	24.50%	26.01%	26.50%
63	23.00%	25.50%	27.01%	27.50%
64	24.00%	26.50%	28.01%	28.50%
65	25.50%	27.50%	29.01%	29.50%
66	27.00%	28.50%	30.01%	30.50%
67	28.00%	30.00%	31.01%	31.50%
68	29.00%	31.00%	32.01%	32.50%
69	30.50%	32.00%	33.01%	33.50%
70	32.00%	33.50%	34.26%	34.75%
71	33.00%	34.50%	35.26%	35.75%
72	34.00%	35.50%	36.26%	36.75%
73	34.50%	36.00%	37.01%	37.50%
74	35.00%	37.00%	38.01%	38.50%
75	36.00%	38.00%	39.01%	39.50%
76	36.50%	39.00%	40.01%	40.50%
77	37.00%	40.00%	41.01%	41.50%
78	38.00%	41.00%	42.01%	42.50%
79	39.00%	42.00%	43.01%	43.50%
80	40.00%	43.00%	44.01%	44.50%
81	41.00%	44.00%	45.01%	45.50%
82	42.00%	45.00%	46.01%	46.50%
83	43.00%	46.00%	47.01%	47.50%
84	44.00%	47.00%	48.01%	48.50%

Age	Horizon 570	Horizon 600	Horizon 620	Horizon 680
55	20.00%	21.00%	22.00%	N/A
56	21.00%	22.00%	23.00%	N/A
57	22.00%	23.00%	24.00%	N/A
58	23.00%	24.00%	25.00%	N/A
59	24.00%	25.00%	26.00%	N/A
60	25.00%	26.00%	27.00%	N/A
61	26.00%	27.00%	28.00%	N/A
62	27.00%	28.00%	29.00%	N/A
63	28.00%	29.00%	30.00%	N/A
64	29.00%	30.00%	31.00%	N/A
65	30.00%	31.00%	32.00%	N/A
66	31.00%	32.00%	33.00%	N/A
67	32.00%	33.00%	34.00%	N/A
68	33.00%	34.00%	35.00%	N/A
69	34.00%	35.00%	36.00%	N/A
70	35.00%	36.00%	37.00%	N/A
71	36.00%	37.00%	38.00%	N/A
72	37.00%	38.00%	39.00%	N/A
73	38.00%	39.00%	40.00%	N/A
74	39.00%	40.00%	41.00%	N/A
75	40.00%	41.00%	42.00%	N/A
76	41.00%	42.00%	43.00%	N/A
77	42.00%	43.00%	44.00%	N/A
78	43.00%	44.00%	45.00%	N/A
79	44.00%	45.00%	46.00%	N/A
80	45.00%	46.00%	47.00%	N/A
81	46.00%	47.00%	48.00%	N/A
82	47.00%	48.00%	49.00%	N/A
83	48.00%	49.00%	50.00%	N/A
84	49.00%	50.00%	51.00%	N/A

For more information:

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Standard Life  **Home Finance**

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