

## Horizon Interest Reward Terms and Discounts

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

| <b>Horizon plans 300 - 350</b> |                |                 |                 |
|--------------------------------|----------------|-----------------|-----------------|
| <b>Interest Payment/Years</b>  | <b>5 years</b> | <b>10 years</b> | <b>15 years</b> |
| 25%                            | 0.03%          | 0.06%           | 0.09%           |
| 50%                            | 0.06%          | 0.12%           | 0.18%           |
| 75%                            | 0.09%          | 0.18%           | 0.27%           |
| 100%                           | 0.12%          | 0.24%           | 0.35%           |

| <b>Horizon plans 400 - 500</b> |                |                 |                 |
|--------------------------------|----------------|-----------------|-----------------|
| <b>Interest Payment/Years</b>  | <b>5 years</b> | <b>10 years</b> | <b>15 years</b> |
| 25%                            | 0.03%          | 0.07%           | 0.10%           |
| 50%                            | 0.07%          | 0.13%           | 0.20%           |
| 75%                            | 0.10%          | 0.20%           | 0.30%           |
| 100%                           | 0.13%          | 0.26%           | 0.40%           |

| <b>Horizon plans 530 - 620</b> |                |                 |                 |
|--------------------------------|----------------|-----------------|-----------------|
| <b>Interest Payment/Years</b>  | <b>5 years</b> | <b>10 years</b> | <b>15 years</b> |
| 25%                            | 0.07%          | 0.13%           | 0.19%           |
| 50%                            | 0.13%          | 0.25%           | 0.38%           |
| 75%                            | 0.19%          | 0.38%           | 0.57%           |
| 100%                           | 0.25%          | 0.50%           | 0.75%           |

## 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%      |

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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%      |

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| 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         |

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**Standard Life**  **Home Finance**

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