

**PRIME
PLANS**
Rates & LTVs

Prime Choice & Prime Plus

	Prime Choice Lump Sum		Prime Plus Lump Sum		Prime Plus Lump Sum 3% cashback	
MER	5.37%		5.60%		6.31%	
AER	5.50%		5.75%		6.50%	
	LTVs					
Age	Single life	Joint life	Single life	Joint life	Single life	Joint life
55	27.00%	26.00%	27.50%	27.00%	N/A	
56	28.00%	27.00%	28.50%	28.00%	N/A	
57	29.00%	28.00%	29.50%	29.00%	N/A	
58	30.00%	29.00%	30.50%	30.00%	N/A	
59	31.00%	30.00%	31.50%	31.00%	N/A	
60	33.00%		34.80%	34.00%	34.80%	34.00%
61	34.00%		35.80%	35.00%	35.80%	35.00%
62	35.00%		36.80%	36.00%	36.80%	36.00%
63	36.00%		37.80%	37.00%	37.80%	37.00%
64	37.00%		38.80%	38.00%	38.80%	38.00%
65	38.00%		39.80%	39.00%	39.80%	39.00%
66	39.00%		40.80%	40.00%	N/A	
67	40.00%		41.80%	41.00%	N/A	
68	41.00%		42.80%	42.00%	N/A	
69	42.00%		43.80%	43.00%	N/A	
70	43.00%		44.80%	44.00%	N/A	
71	44.00%		N/A			
72	45.00%		N/A			
73	46.00%		N/A			
74	47.00%		N/A			
75	48.00%		N/A			
76	49.00%		N/A			
77	50.00%		N/A			
78	51.00%		N/A			
79	52.00%		N/A			
80	53.00%		N/A			
81	54.00%		N/A			
82	55.00%		N/A			
83	55.00%		N/A			
84	55.00%		N/A			

This is intended for intermediaries only and has not been approved for customer use.
CM043.5 – Correct as at 28/08/2020