

Interest rates and loan-to-values (LTVs)



Lifestyle Options

	Lifestyle Lite		Lifestyle Gold		Lifestyle Gold Plus	
	Standard	Flex	Standard	Flex	Standard	Flex
MER	2.44%	2.44%	2.68%	2.68%	4.41%	4.41%
AER	2.47%	2.47%	2.71%	2.71%	4.50%	4.50%
Age	LTV		LTV		LTV	
55	11.0%		16.0%		-	
56	12.0%		17.0%		-	
57	13.0%		18.0%		-	
58	14.0%		19.0%		-	
59	15.0%		20.0%		-	
60	16.0%		21.0%		26.0%	
61	17.0%		22.0%		27.0%	
62	18.0%		23.0%		28.0%	
63	19.0%		24.0%		29.0%	
64	20.0%		25.0%		30.0%	
65	21.0%		26.0%		31.0%	
66	22.0%		27.0%		32.0%	
67	23.0%		28.0%		33.0%	
68	24.0%		29.0%		34.0%	
69	25.0%		30.0%		35.0%	
70	26.0%		31.0%		36.0%	
71	27.0%		32.0%		37.0%	
72	28.0%		33.0%		38.0%	
73	29.0%		34.0%		39.0%	
74	30.0%		35.0%		40.0%	
75	31.0%		36.0%		41.0%	
76	32.0%		37.0%		42.0%	
77	33.0%		38.0%		43.0%	
78	34.0%		39.0%		44.0%	
79	35.0%		40.0%		45.0%	
80 - 90	36.0%		41.0%		46.0%	



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