

LTV's at a glance. Correct as of 28th September 2017. Can be subject to change at any time without prior warning.

	OneFamily				Pure Retirement								Retirement Advantage							
	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
	Lite - S	Lite - J	Stan - S	Stan - J	LS	DD S	DD J	MDD S	MDD J	MPDDS	MPDDJ	ISG	ISP	VSG	VSP	LOL	LOG	LOGP	LOP	
55	16.0%	15.0%	21.0%	20.0%	-	-	-	-	-	-	-	19.0%	-	19.0%	-	-	-	-		
56	17.0%	16.0%	22.0%	21.0%	-	-	-	-	-	-	-	20.0%	-	20.0%	-	-	-	-		
57	18.0%	17.0%	23.0%	22.0%	-	-	-	-	-	-	-	21.0%	-	21.0%	-	-	-	-		
58	19.0%	18.0%	24.0%	23.0%	-	-	-	-	-	-	-	22.0%	-	22.0%	-	-	-	-		
59	20.0%	19.0%	25.0%	24.0%	-	-	-	-	-	-	-	23.0%	-	23.0%	-	-	-	-		
60	21.0%	20.0%	26.0%	25.0%	29.0%	25.0%	25.5%	28.0%	28.0%	32.5%	32.5%	24.0%	29.0%	24.0%	29.0%	16.0%	21.0%	26.0%	32.0%	
61	22.0%	21.0%	27.0%	26.0%	30.0%	26.2%	26.2%	29.2%	29.2%	33.5%	33.5%	25.0%	30.0%	25.0%	30.0%	17.0%	22.0%	27.0%	33.0%	
62	23.0%	22.0%	28.0%	27.0%	31.0%	27.4%	27.4%	30.4%	30.4%	34.5%	34.5%	26.0%	31.0%	26.0%	31.0%	18.0%	23.0%	28.0%	34.0%	
63	24.0%	23.0%	29.0%	28.0%	32.0%	28.6%	28.6%	31.6%	31.6%	35.5%	35.5%	27.0%	32.0%	27.0%	32.5%	19.0%	24.0%	29.0%	35.0%	
64	25.0%	24.0%	30.0%	29.0%	33.0%	29.8%	29.8%	32.8%	32.8%	36.5%	36.5%	28.0%	33.0%	28.0%	33.5%	20.0%	25.0%	30.0%	36.0%	
65	26.0%	25.0%	31.0%	30.0%	34.0%	31.0%	31.0%	34.0%	34.0%	37.5%	37.5%	29.0%	34.0%	29.0%	35.0%	21.0%	26.0%	31.0%	37.0%	
66	27.0%	26.0%	32.0%	31.0%	35.0%	32.2%	32.2%	35.2%	35.2%	38.5%	38.5%	30.0%	35.0%	30.0%	36.0%	22.0%	27.0%	32.0%	38.0%	
67	28.0%	27.0%	33.0%	32.0%	36.0%	33.4%	33.4%	36.4%	36.4%	39.5%	39.5%	31.0%	36.0%	31.0%	37.5%	23.0%	28.0%	33.0%	39.0%	
68	29.0%	28.0%	34.0%	33.0%	37.0%	34.6%	34.6%	37.6%	37.6%	40.5%	40.5%	32.0%	37.0%	32.0%	38.5%	24.0%	29.0%	34.0%	40.0%	
69	30.0%	29.0%	35.0%	34.0%	38.0%	35.8%	35.8%	38.8%	38.8%	41.5%	41.5%	33.0%	38.0%	33.0%	40.0%	25.0%	30.0%	35.0%	41.0%	
70	31.0%	30.0%	36.0%	35.0%	39.0%	37.0%	37.0%	40.0%	40.0%	42.5%	42.5%	34.0%	39.0%	34.0%	41.0%	26.0%	31.0%	36.0%	42.0%	
71	32.0%	31.0%	37.0%	36.0%	40.0%	38.2%	38.2%	41.2%	41.0%	43.2%	43.1%	35.0%	40.0%	35.0%	42.5%	27.0%	32.0%	37.0%	43.0%	
72	33.0%	32.0%	38.0%	37.0%	41.0%	39.4%	39.4%	42.4%	42.0%	44.4%	44.1%	36.0%	41.0%	36.0%	43.5%	28.0%	33.0%	38.0%	44.0%	
73	34.0%	33.0%	39.0%	38.0%	42.0%	40.6%	40.6%	43.6%	43.1%	45.6%	45.1%	37.0%	42.0%	37.0%	45.0%	29.0%	34.0%	39.0%	45.0%	
74	35.0%	34.0%	40.0%	39.0%	43.0%	41.8%	41.8%	44.8%	44.3%	46.8%	46.3%	38.0%	43.0%	38.0%	46.0%	30.0%	35.0%	40.0%	46.0%	
75	36.0%	35.0%	41.0%	40.0%	44.0%	43.0%	43.0%	46.0%	45.5%	48.0%	47.5%	39.0%	44.0%	39.0%	47.0%	31.0%	35.0%	41.0%	47.0%	
76	37.0%	36.0%	42.0%	41.0%	45.0%	44.2%	44.2%	47.2%	46.2%	49.2%	48.2%	40.0%	45.0%	40.0%	48.0%	32.0%	35.0%	42.0%	48.0%	
77	38.0%	37.0%	43.0%	42.0%	46.0%	45.4%	45.4%	48.4%	47.4%	50.4%	49.4%	41.0%	46.0%	41.0%	49.0%	33.0%	35.0%	43.0%	49.0%	
78	39.0%	38.0%	44.0%	43.0%	47.0%	46.0%	46.0%	49.0%	48.0%	51.0%	50.0%	42.0%	47.0%	42.0%	49.0%	34.0%	35.0%	44.0%	50.0%	
79	40.0%	39.0%	45.0%	44.0%	48.0%	46.0%	46.0%	49.5%	49.0%	51.5%	51.0%	43.0%	48.0%	43.0%	49.0%	35.0%	35.0%	45.0%	51.0%	
80	41.0%	40.0%	46.0%	45.0%	49.0%	46.0%	46.0%	50.5%	49.5%	52.0%	51.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
81	42.0%	41.0%	47.0%	46.0%	50.0%	46.0%	46.0%	51.5%	50.0%	52.5%	52.0%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
82	43.0%	42.0%	48.0%	47.0%	51.0%	46.0%	46.0%	52.0%	51.0%	53.0%	52.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
83	44.0%	43.0%	49.0%	48.0%	52.0%	46.0%	46.0%	52.0%	52.0%	53.5%	53.0%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
84	45.0%	44.0%	50.0%	49.0%	53.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
85	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
86	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
87	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
88	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
89	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	
90+	46.0%	45.0%	50.0%	50.0%	54.0%	46.0%	46.0%	52.0%	52.0%	54.0%	53.5%	44.0%	49.0%	44.0%	49.0%	36.0%	35.0%	46.0%	52.0%	

*max age 100 years

*No max age

*max age 90 years

Lite S - Lite LTV Single Life
 Lite J - Lite LTV Joint Life
 Stan S - Standard LTV Single Life
 Stan J - Standard LTV Joint Life

LS - Lump Sum
 DD S - Drawdown Single Life
 DD J - Drawdown Joint Life
 MDD S - Max Drawdown Single Life
 MDD J - Max Drawdown Joint Life
 MPDDS - Max Plus drawdown Single life
 MPDDJ - Max Plus drawdown joint life

ISG - Interest Select Gold
 ISP - Interest Select Platinum
 VSG - Voluntary Select Gold
 VSP - Voluntary Select Platinum
 LOL - Lifestyle option Lite
 LOG - Lifestyle option Gold
 LOGP - Lifestyle option Gold Plus