

Product Update

From Wednesday 17th January 2018, Aviva will be reducing some of their interest rates with all the rest remaining the same.

From Wednesday 17 January 2018 interest rates will decrease (or remain the same) on the Lifestyle Flexible Option and Lifestyle Lump Sum Max for:

- New Business (Lifestyle Flexible Option only)
- Additional Borrowing
- Reserve Releases

New Business and Pipeline applications

From Wednesday 17 January 2018 interest rates charged will decrease (or remain the same) on the Lifestyle Flexible Option.

New Business

- All pre-sales illustrations produced on or after Wednesday 17 January 2018 will automatically be processed using the new interest rates
- All applications received on or after Wednesday 17 January 2018 will be processed as per the Flex-Tool submitted and based on normal Flex-Tool rules being applied

Expired Cases

If a case expires on or after Wednesday 17 January 2018, and a new offer is required, this will be issued on new interest rates.

Reserve Releases

Lifestyle Flexible Option (LFO) and Cash Reserve Option (CRO)

From Wednesday 17 January 2018 interest rates charged on reserve releases on the LFO and CRO will also change.

Reserve release rates from Wednesday 17 January 2018:

	With inheritance guarantee	Without inheritance guarantee
LFO	4.69%	4.52%
CRO	N/A	4.52%

- Reserve release interest rates are decreasing by 0.33%
- The new rate will be used on all reserve release requests from Wednesday 17 January 2018
 - The interest rate will be based on the day the reserve release is requested, it will not be based on the day the money is paid/ released.

Additional Borrowing Rates

From Wednesday 17 January 2018 additional borrowing interest rates are decreasing by 0.33% on the Lifestyle Flexible Option and Lifestyle Lump Sum Max.

Please contact your usual Aviva consultant for actual rates or further details.

Illustrations

- All illustrations produced on or after Wednesday 17 January 2018 will automatically be processed using the new interest rates

Applications

- All additional borrowing applications received on or after Wednesday 17 January 2018 will be processed on the new interest rates

Expired Cases

If a case expires after Wednesday 17 January 2018, and a new offer is required, this will be issued on the new interest rates.

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