

INTEREST RATES

THIS DOCUMENT APPLIES TO ALL ANNUITIES ADMINISTERED BY LONDON & COLONIAL ASSURANCE PCC PLC.

Interest rates applicable to your designated Annuity bank account

London & Colonial Assurance PCC Plc holds all client money in accounts with HSBC and interest is earned on the money held in these accounts. Interest is payable depending on how much cash is held in your designated Annuity bank account and in accordance with the details shown below.

The rates are cumulative and apply only to cash held in your designated Annuity bank account:

- The first £250,000 earns base rate minus 1.125%
- £250,001 up to £500,000 earns base rate minus 1.025%
- £500,001 up to £1,000,000 earns base rate minus 0.875%
- £1,000,001 up to Infinity earns base rate minus 0.625%

From	To	Bank Base Rate	Interest Rate Credited with base rate at			
		-%	0.5%	1.0%	3.0%	5.0%
£0	£250,000	1.125%	0.000%	0.000%	1.875%	3.875%
£250,001	£500,000	1.025%	0.000%	0.000%	1.975%	3.975%
£500,001	£1,000,000	0.875%	0.000%	0.125%	2.125%	4.125%
£1,000,001	Infinity	0.625%	0.000%	0.375%	2.375%	4.375%