



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 | То | 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% |





Postal Address: London & Colonial Assurance PCC Plc

3rd Floor 55 Line Wall Road Gibraltar, GX11 1AA T (UK): 0044 (0)2036 406843 T (Gibraltar): 00350 200 75812 www.londoncolonial.com LCA@stmgroup.online

London & Colonial Assurance PCC Plc is a Gibraltar registered company, and is incorporated under the Gibraltar Insurance Companies Act as a Protected Cell Company. London & Colonial Assurance PCC Plc is regulated by The Gibraltar Financial Services Commission - Permission Number: 5191. Registered Office: 3rd Floor, 55 Line Wall Road Gibraltar, GX11 1AA