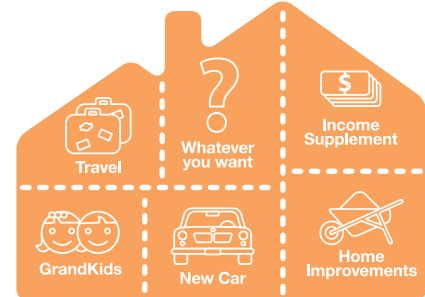


## Comparison Rate Schedule

### Seniors Home Equity Release Loan

Credit providers must advertise a comparison rate when they advertise an interest rate for credit, that is for, or mainly for, personal, domestic or household purposes. The comparison rate incorporates:

- + The interest rate
- + Fees and charges



It should be noted that the comparison rate does not include fees that are unascertainable or event based fees and charges such as Early Payment Adjustment Fees.

This comparison rate is designed to reflect the total annual cost to a borrower of a loan. It combines interest payments and fees and expresses all these costs in one rate, or the average annual percentage rate (AAPR). The aim of the comparison rate is to help consumers make a more informed assessment of various products and help them to compare products offered by different lenders.

Therefore, when considering which SHERL to choose, borrowers may wish to look at both the interest rate and the comparison rate that is advertised.

### Seniors Home Equity Release Loan Interest Rate Options

#### (a) Variable Interest Rate

Amount \$	Term (Years)	Fixed Rate	Variable Rate	Comparison Rate
20,000	4	n/a	8.60%	8.78%
25,000	5	n/a	8.60%	8.70%
30,000	5	n/a	8.60%	8.69%
50,000	7	n/a	8.60%	8.63%
70,000	25	n/a	8.60%	8.60%
100,000	25	n/a	8.60%	8.60%
130,000	25	n/a	8.60%	8.60%
150,000	25	n/a	8.60%	8.60%
200,000	25	n/a	8.60%	8.60%
225,000	25	n/a	8.60%	8.60%
250,000	25	n/a	8.60%	8.60%
275,000	30	n/a	8.60%	8.60%
300,000	30	n/a	8.60%	8.60%

**Seniors Home Equity Release Loan Interest Rate Options (continued)**

**(b) 4 Years Fixed Interest Rate**

Amount \$	Term (Years)	Fixed Rate	Variable Rate	Comparison Rate
20,000	4	8.70%	8.60%	8.88%
25,000	5	8.70%	8.60%	8.78%
30,000	5	8.70%	8.60%	8.77%
50,000	7	8.70%	8.60%	8.69%
70,000	25	8.70%	8.60%	8.62%
100,000	25	8.70%	8.60%	8.62%
130,000	25	8.70%	8.60%	8.62%
150,000	25	8.70%	8.60%	8.62%
200,000	25	8.70%	8.60%	8.62%
225,000	25	8.70%	8.60%	8.62%
250,000	25	8.70%	8.60%	8.62%
275,000	30	8.70%	8.60%	8.61%
300,000	30	8.70%	8.60%	8.61%

**(c) Fixed For Life Interest Rate**

Amount \$	Term (Years)	Fixed Rate	Variable Rate	Comparison Rate
20,000	4	8.75%	n/a	8.93%
25,000	5	8.75%	n/a	8.85%
30,000	5	8.75%	n/a	8.84%
50,000	7	8.75%	n/a	8.78%
70,000	25	8.75%	n/a	8.75%
100,000	25	8.75%	n/a	8.75%
130,000	25	8.75%	n/a	8.75%
150,000	25	8.75%	n/a	8.75%
200,000	25	8.75%	n/a	8.75%
225,000	25	8.75%	n/a	8.75%
250,000	25	8.75%	n/a	8.75%
275,000	30	8.75%	n/a	8.75%
300,000	30	8.75%	n/a	8.75%

*WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. \* Over Fifty Seniors Equity Release Pty Ltd does not provide credit for the terms specified in this Schedule.*

Current as at 27 July 2007 Over Fifty Seniors Equity Release Pty Ltd ABN 12 095 362 388.