Age	Default Minimum DrawDown Rates	Reduced Rates for 2019/2020 and 2020/2021
Under 65	4%	2%
65-74	5%	3%
75-79	6%	3%
80-84	7%	4%
85-89	9%	5%
90-94	11%	6%
95 or more	14%	7%