

TABLE OF PENSION PERCENTAGES
Principal:100000.00 Rate of Intt:8.75 Compounding mode:Yearly compounded

Term: 20 years Moratorium-(option2,5,8,11): 5 years Moratorium-(option3,6,9,12): 10 years

Year	VARIOUS OPTIONS *****AT INFLATION OF 10% AND INTEREST RATE OF 8.75													
	CONVENTIONAL			INFLAPRO										Cumulative
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9	Option 10	Option 11	Option 12	Option 13	
year 1	8.750%	- %	- %	3.958%	- %	- %	2.976%	- %	- %	3.694%	- %	- %	- %	
year 2	8.750%	- %	- %	4.354%	- %	- %	3.274%	- %	- %	4.063%	- %	- %	- %	
year 3	8.750%	- %	- %	4.789%	- %	- %	3.601%	- %	- %	4.469%	- %	- %	- %	
year 4	8.750%	- %	- %	5.268%	- %	- %	3.961%	- %	- %	4.916%	- %	- %	- %	
year 5	8.750%	- %	- %	5.795%	- %	- %	4.357%	- %	- %	5.408%	- %	- %	- %	
year 6	8.750%	13.309%	- %	6.375%	7.278%	- %	4.793%	5.573%	- %	5.949%	7.200%	- %	- %	
year 7	8.750%	13.309%	- %	7.012%	8.006%	- %	5.272%	6.130%	- %	6.544%	7.920%	- %	- %	
year 8	8.750%	13.309%	- %	7.713%	8.807%	- %	5.799%	6.744%	- %	7.198%	8.712%	- %	- %	
year 9	8.750%	13.309%	- %	8.485%	9.687%	- %	6.379%	7.418%	- %	7.918%	9.583%	- %	- %	
year 10	8.750%	13.309%	- %	9.333%	10.656%	- %	7.017%	8.160%	- %	8.709%	10.541%	- %	- %	
year 11	8.750%	13.309%	20.244%	10.266%	11.722%	13.562%	7.719%	8.976%	10.845%	9.580%	11.595%	14.917%	- %	
year 12	8.750%	13.309%	20.244%	11.293%	12.894%	14.918%	8.491%	9.873%	11.930%	10.538%	12.755%	16.409%	- %	
year 13	8.750%	13.309%	20.244%	12.422%	14.183%	16.410%	9.340%	10.861%	13.123%	11.592%	14.030%	18.050%	- %	
year 14	8.750%	13.309%	20.244%	13.665%	15.602%	18.051%	10.274%	11.947%	14.435%	12.752%	15.433%	19.855%	- %	
year 15	8.750%	13.309%	20.244%	15.031%	17.162%	19.856%	11.301%	13.141%	15.878%	14.027%	16.977%	21.840%	- %	
year 16	8.750%	13.309%	20.244%	16.534%	18.878%	21.842%	12.432%	14.455%	17.466%	15.429%	18.674%	24.024%	- %	
year 17	8.750%	13.309%	20.244%	18.188%	20.766%	24.026%	13.675%	15.901%	19.213%	16.972%	20.542%	26.427%	- %	
year 18	8.750%	13.309%	20.244%	20.006%	22.842%	26.429%	15.042%	17.491%	21.134%	18.670%	22.596%	29.070%	- %	
year 19	8.750%	13.309%	20.244%	22.007%	25.127%	29.072%	16.546%	19.240%	23.247%	20.536%	24.856%	31.977%	- %	
year 20	8.750%	13.309%	20.244%	24.208%	27.639%	31.979%	18.201%	21.164%	25.572%	22.590%	27.341%	35.174%	535.285%	
Adjustment	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.002%	0.000%	0.000%	0.000%	0.000%	0.000%	- %	
Further Pension	8.750%	13.309%	20.244%	8.750%	13.309%	20.244%	18.201%	21.164%	25.572%	11.295%	13.671%	17.587%	- %	
OR surrender	100.000%	152.106%	231.362%	100.000%	152.106%	231.362%	208.011%	241.875%	292.253%	129.087%	156.236%	200.996%	- %	
Yield	8.75%	12.58%	16.69%	11.33%	14.16%	17.37%	13.92%	15.94%	18.25%	12.03%	14.24%	16.93%	21.76%	

PROPOSED TABLE OF PENSION in RUPEES
Principal:100000.00 Rate of Intt:8.75 Compounding mode:Yearly compounded

Term: 20 years Moratorium-(option2,5,8,11): 5 years Moratorium-(option3,6,9,12): 10 years

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Year	VARIOUS OPTIONS *****AT INFLATION OF 10% AND INTEREST RATE OF8.75												
	CONVENTIONAL			INFLAPRO									Cumulative
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9	Option 10	Option 11	Option 12	
year 1	8750.00	-	-	3958.15	-	-	2975.99	-	-	3693.66	-	-	-
year 2	8750.00	-	-	4353.97	-	-	3273.59	-	-	4063.03	-	-	-
year 3	8750.00	-	-	4789.37	-	-	3600.95	-	-	4469.33	-	-	-
year 4	8750.00	-	-	5268.31	-	-	3961.05	-	-	4916.26	-	-	-
year 5	8750.00	-	-	5795.14	-	-	4357.16	-	-	5407.89	-	-	-
year 6	8750.00	13309.27	-	6374.65	7278.26	-	4792.88	5573.15	-	5948.68	7199.81	-	-
year 7	8750.00	13309.27	-	7012.12	8006.09	-	5272.17	6130.47	-	6543.55	7919.79	-	-
year 8	8750.00	13309.27	-	7713.33	8806.70	-	5799.39	6743.52	-	7197.91	8711.77	-	-
year 9	8750.00	13309.27	-	8484.66	9687.37	-	6379.33	7417.87	-	7917.70	9582.95	-	-
year 10	8750.00	13309.27	-	9333.13	10656.11	-	7017.26	8159.66	-	8709.47	10541.25	-	-
year 11	8750.00	13309.27	20244.20	10266.44	11721.72	13562.22	7718.99	8975.63	10845.05	9580.42	11595.38	14917.31	-
year 12	8750.00	13309.27	20244.20	11293.08	12893.89	14918.44	8490.89	9873.19	11929.56	10538.46	12754.92	16409.04	-
year 13	8750.00	13309.27	20244.20	12422.39	14183.28	16410.28	9339.98	10860.51	13122.52	11592.31	14030.41	18049.94	-
year 14	8750.00	13309.27	20244.20	13664.63	15601.61	18051.31	10273.98	11946.56	14434.77	12751.54	15433.45	19854.93	-
year 15	8750.00	13309.27	20244.20	15031.09	17161.77	19856.44	11301.38	13141.22	15878.25	14026.69	16976.80	21840.42	-
year 16	8750.00	13309.27	20244.20	16534.20	18877.95	21842.08	12431.52	14455.34	17466.08	15429.36	18674.48	24024.46	-
year 17	8750.00	13309.27	20244.20	18187.62	20765.75	24026.29	13674.67	15900.87	19212.69	16972.30	20541.93	26426.91	-
year 18	8750.00	13309.27	20244.20	20006.38	22842.33	26428.92	15042.14	17490.96	21133.96	18669.53	22596.12	29069.60	-
year 19	8750.00	13309.27	20244.20	22007.02	25126.56	29071.81	16546.35	19240.06	23247.36	20536.48	24855.73	31976.56	-
year 20	8750.00	13309.27	20244.20	24207.72	27639.22	31978.99	18200.99	21164.07	25572.10	22590.13	27341.30	35174.22	535285.29
Adjustment	0.00	0.00	0.00	+0.11	+0.11	-0.09	+2.22	+0.25	0.00	-0.02	-0.02	+0.02	-
Further Pension	8750.00	13309.27	20244.20	8750.00	13309.27	20244.20	18200.99	21164.07	25572.10	11295.07	13670.65	17587.11	-
OR surrender	100000.00	152105.99	231362.33	100000.00	152105.99	231362.33	208011.31	241875.09	292252.57	129086.51	156236.00	200995.54	-
Yield	8.75%	12.58%	16.69%	11.33%	14.16%	17.37%	13.92%	15.94%	18.25%	12.03%	14.24%	16.93%	21.76%

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