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BASE TABLE PENSION SCHEME

principal= 10674.75

term= 25 years

factor= yearly

payment at beginning flag = 0 (pmt at end of year)

inflationProtection = 10% every year

intt = 8% % pa

year	Brought Fwd	Interest	Sub total	Payment	Carry over
yr.1(1)	10674.75	853.98	11528.73	226.73	11302.00
yr.2(1)	11302.00	904.16	12206.16	249.40	11956.76
yr.3(1)	11956.76	956.54	12913.30	274.34	12638.96
yr.4(1)	12638.96	1011.12	13650.08	301.77	13348.31
yr.5(1)	13348.31	1067.86	14416.17	331.95	14084.22
yr.6(1)	14084.22	1126.74	15210.96	365.15	14845.81
yr.7(1)	14845.81	1187.66	16033.47	401.67	15631.80
yr.8(1)	15631.80	1250.54	16882.34	441.84	16440.50
yr.9(1)	16440.50	1315.24	17755.74	486.02	17269.72
yr.10(1)	17269.72	1381.58	18651.30	534.62	18116.68
yr.11(1)	18116.68	1449.33	19566.01	588.08	18977.93
yr.12(1)	18977.93	1518.23	20496.16	646.89	19849.27
yr.13(1)	19849.27	1587.94	21437.21	711.58	20725.63
yr.14(1)	20725.63	1658.05	22383.68	782.74	21600.94
yr.15(1)	21600.94	1728.08	23329.02	861.01	22468.01
yr.16(1)	22468.01	1797.44	24265.45	947.11	23318.34
yr.17(1)	23318.34	1865.47	25183.81	1041.82	24141.99
yr.18(1)	24141.99	1931.36	26073.35	1146.00	24927.35
yr.19(1)	24927.35	1994.19	26921.54	1260.60	25660.94
yr.20(1)	25660.94	2052.88	27713.82	1386.66	26327.16
yr.21(1)	26327.16	2106.17	28433.33	1525.33	26908.00
yr.22(1)	26908.00	2152.64	29060.64	1677.86	27382.78
yr.23(1)	27382.78	2190.62	29573.40	1845.65	27727.75
yr.24(1)	27727.75	2218.22	29945.97	2030.22	27915.75
yr.25(1)	27915.75	2233.26	30149.01	2233.24	27915.77
Adjustment=					-0.27
Further pension=		2233.24			
Surrender/Maturity=					27915.50
code: defa,7					

COMMISSION - PENSION SCHEME

year	This year commission	eff.value comm.	Brought Fwd +	Interest	Sub total	Payment	Carry over	
yr.1(1)	1000	1000.00	1000.00	80.00	1080.00	21.24	1058.76	
yr.2(1)	1000	1000.00	2058.76	164.70	2223.46	45.43	2178.03	
yr.3(1)	1000	1000.00	3178.03	254.24	3432.27	72.92	3359.35	
yr.4(1)	1000	1000.00	4359.35	348.75	4708.10	104.08	4604.02	
yr.5(1)	1000	1000.00	5604.02	448.32	6052.34	139.36	5912.98	
yr.6(1)	1000	1000.00	6912.98	553.04	7466.02	179.23	7286.79	
yr.7(1)	1000	1000.00	8286.79	662.94	8949.73	224.21	8725.52	
yr.8(1)	1000	1000.00	9725.52	778.04	10503.56	274.90	10228.66	
yr.9(1)	1000	1000.00	11228.66	898.29	12126.95	331.95	11795.00	
yr.10(1)	1000	1000.00	12795.00	1023.60	13818.60	396.10	13422.50	
yr.11(1)	1000	1000.00	14422.50	1153.80	15576.30	468.16	15108.14	
yr.12(1)	1000	1000.00	16108.14	1288.65	17396.79	549.07	16847.72	
yr.13(1)	1000	1000.00	17847.72	1427.82	19275.54	639.83	18635.71	
yr.14(1)	1000	1000.00	19635.71	1570.86	21206.57	741.58	20464.99	
yr.15(1)	1000	1000.00	21464.99	1717.20	23182.19	855.59	22326.60	
yr.16(1)	1000	1000.00	23326.60	1866.13	25192.73	983.30	24209.43	
yr.17(1)	1000	1000.00	25209.43	2016.75	27226.18	1126.31	26099.87	
yr.18(1)	1000	1000.00	27099.87	2167.99	29267.86	1286.41	27981.45	
yr.19(1)	1000	1000.00	28981.45	2318.52	31299.97	1465.62	29834.35	
yr.20(1)	1000	1000.00	30834.35	2466.75	33301.10	1666.22	31634.88	
yr.21(1)	1000	1000.00	32634.88	2610.79	35245.67	1890.78	33354.89	
yr.22(1)	1000	1000.00	34354.89	2748.39	37103.28	2142.21	34961.07	
yr.23(1)	1000	1000.00	35961.07	2876.89	38837.96	2423.84	36414.12	
yr.24(1)	1000	1000.00	37414.12	2993.13	40407.25	2739.45	37667.80	
yr.25(1)	1000	1000.00	38667.80	3093.42	41761.22	3093.40	38667.82	
Adjustment=								-0.32
Fur.pen/comm=								3093.40
Surrender/maturity=								38667.50
Code:.defa,7 Cumulative payment=Rs.23861.19 Maturity/Sur payment=Rs.38667.5								

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