

Total Loss Factor Spreadsheet – November 16, 2010

Enter Values In Highlighted Cells

Guarantee	\$5,000
Coverage Level	85
Trigger	85
Expected Value	100
Final Index	65
Total Loss Factor	0.30
Factor Value/pt	0.018
Paymt Calc Factor	0.364
Payment Amount	\$1,818

Payment Factor cannot be less than zero, or greater than one.

Payment amount cannot exceed guarantee.

Final Index	Payment Factor	Payment Amount
90	0.000	\$0.00
89	0.000	\$0.00
88	0.000	\$0.00
87	0.000	\$0.00
86	0.000	\$0.00
85	0.000	\$0.00
84	0.018	\$90.91
83	0.036	\$181.82
82	0.055	\$272.73
81	0.073	\$363.64
80	0.091	\$454.55
79	0.109	\$545.45
78	0.127	\$636.36
77	0.145	\$727.27
76	0.164	\$818.18
75	0.182	\$909.09
74	0.200	\$1,000.00
73	0.218	\$1,090.91
72	0.236	\$1,181.82
71	0.255	\$1,272.73
70	0.273	\$1,363.64
69	0.291	\$1,454.55
68	0.309	\$1,545.45
67	0.327	\$1,636.36
66	0.345	\$1,727.27
65	0.364	\$1,818.18
64	0.382	\$1,909.09
63	0.400	\$2,000.00
62	0.418	\$2,090.91
61	0.436	\$2,181.82

Final Index	Payment Factor	Payment Amount
60	0.455	\$2,272.73
59	0.473	\$2,363.64
58	0.491	\$2,454.55
57	0.509	\$2,545.45
56	0.527	\$2,636.36
55	0.545	\$2,727.27
54	0.564	\$2,818.18
53	0.582	\$2,909.09
52	0.600	\$3,000.00
51	0.618	\$3,090.91
50	0.636	\$3,181.82
49	0.655	\$3,272.73
48	0.673	\$3,363.64
47	0.691	\$3,454.55
46	0.709	\$3,545.45
45	0.727	\$3,636.36
44	0.745	\$3,727.27
43	0.764	\$3,818.18
42	0.782	\$3,909.09
41	0.800	\$4,000.00
40	0.818	\$4,090.91
39	0.836	\$4,181.82
38	0.855	\$4,272.73
37	0.873	\$4,363.64
36	0.891	\$4,454.55
35	0.909	\$4,545.45
34	0.927	\$4,636.36
33	0.945	\$4,727.27
32	0.964	\$4,818.18
31	0.982	\$4,909.09

Final Index	Payment Factor	Payment Amount
30	1.000	\$5,000.00
29	1.000	\$5,000.00
28	1.000	\$5,000.00
27	1.000	\$5,000.00
26	1.000	\$5,000.00
25	1.000	\$5,000.00
24	1.000	\$5,000.00
23	1.000	\$5,000.00
22	1.000	\$5,000.00
21	1.000	\$5,000.00
20	1.000	\$5,000.00
19	1.000	\$5,000.00
18	1.000	\$5,000.00
17	1.000	\$5,000.00
16	1.000	\$5,000.00
15	1.000	\$5,000.00
14	1.000	\$5,000.00
13	1.000	\$5,000.00
12	1.000	\$5,000.00
11	1.000	\$5,000.00
10	1.000	\$5,000.00
9	1.000	\$5,000.00
8	1.000	\$5,000.00
7	1.000	\$5,000.00
6	1.000	\$5,000.00
5	1.000	\$5,000.00
4	1.000	\$5,000.00
3	1.000	\$5,000.00
2	1.000	\$5,000.00
1	1.000	\$5,000.00