

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 |