Get Fit Financially with an
Index-Linked Term Deposit

Calculating your return:

To better understand how your return is calculated for your Index-Linked Term Deposit, an example of a three year term is below.

3 YEAR TERM Calculation and Example: The following formula is based on 75% participate rate:

STEP 1

$$\frac{\text{Average Of Monthly Closing Values Over Term}}{36} = \text{Average Value}$$

STEP 2

$$\frac{\text{Average Value - Opening Value}}{\text{Opening Value}} \quad \text{X 100} = \text{Return Value \%}$$

(Value first day of ILTD)

STEP 3

Return Value %
X
75% Participation Rate = Return % to Member

STEP 4

Return % to Member
X
Original Investment = **$ Amount Member Receives**
(plus original investment amount)

Member invested: $1,000
Index Starting value: 517.50
Participation rate is 75%

STEP 1

$$\frac{\text{Average Of Monthly Closing Values Over Term}}{36} = 517.50$$

STEP 2

$$\frac{517.50 - 450}{450} \qquad 15.00\%$$

STEP 3

15.00% X 0.75 = 11.25%

STEP 4

11.25 % X $1,000 = $112.50 + $1000 = $1,112.50

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Calculating your return:

To better understand how your return is calculated for your Index-Linked Term Deposit, an example of a three year term is below.

5 YEAR TERM Calculation and Example: The following formula is based on 125% participate rate:

STEP 1

$$\frac{\text{Average Of Monthly Closing Values Over Term}}{60} = \text{Average Value}$$

STEP 2

$$\frac{\text{Average Value - Opening Value}}{\text{Opening Value}} \times 100 = \text{Return Value \%}$$

(Value first day of ILTD)

STEP 3

$$\text{Return Value \%} \times 125\% \text{ Participation Rate} = \text{Return \% to Member}$$

STEP 4

$$\text{Return \% to Member} \times = \text{\$ Amount Member Receives}$$

(plus original investment amount)

Member invested: $1,000
Index Starting value: 562.50
Participation rate is 125%

STEP 1

$$\frac{\text{Average Of Monthly Closing Values Over Term}}{60} = 562.50$$

STEP 2

$$\frac{562.50 - 450}{450} = 25.00\%$$

STEP 3

$$25.00\% \times 1.25 = 31.25\%$$

STEP 4

$$31.25\% \times \$1,000 = \$312.50 + \$1000 = \$1,312.50$$