# 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.

Our participation rates have improved!

**NEW 2019 RATES:** 3 year - 75% | 5 year - 125%

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

Average Of Monthly Closing Values Over Term 36  STEP 2  Average Value - Opening Value Opening Value (Value first day of ILTD)  The state of the stat			
Opening Value Opening Value (Value first day of ILTD)  STEP 3  Return Value % X 75% Participation Rate  Return % to Member X = \$ Amount Member Receives	STEP 1	Closing Values Over Term	= Average Value
Opening Value Opening Value (Value first day of ILTD)  STEP 3  Return Value % X 75% Participation Rate  Return % to Member X = \$ Amount Member Receives			
X 75% Participation Rate = Return % to Member  STEP 4 Return % to Member  X = \$ Amount Member Receives	STEP 2	Opening Value Opening Value	– X 100 = Return Value %
X 75% Participation Rate = Return % to Member  STEP 4 Return % to Member  X = \$ Amount Member Receives			
X = \$ Amount Member Receives	STEP 3	X	= Return % to Member
X = \$ Amount Member Receives			
	STEP 4	X	

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

STEP 1	Average Of Monthly Closing Values Over Term 36	= 517.50
STEP 2	517.50 - 450 450	15.00%
STEP 3	15.00% X 0.75	= 11.25%
SIEP 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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### Index-Linked Term Deposit

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**NEW 2019 RATES:** 3 year - 75% | 5 year - 125%

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

STEP 1	Average Of Monthly Closing Values Over Term 60	= Average Value
STEP 2	Average Value - Opening Value Opening Value (Value first day of ILTD)	— X 100 = Return Value %
STEP 3	Return Value % X 125% Participation Rate	= Return % to Member
STEP 4	Return % to Member X	= \$ Amount Member Receives (plus original investment amount)

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

STEP 1	Average Of Monthly Closing Values Over Term 60	= 562.50
STEP 2	562.50 - 450 450	25.00%
STEP 3	25.00% X 1.25	= 31.25%
STEP 4	31.25 % X \$1,000 = \$312.50 + \$1000	= \$1,312.50