## **SureX Policy vs Traditional Policy**

SAVINGS TARGET COVER AMOUNT	PERIOD	RISK RATE	OVERDUE RATE	
\$2 000,00	24	10%	5%	

## SureX

Period	Savings Annuity
0	\$0.00
1	\$83,33
2	\$83,33
3	\$83,33
4	\$83,33
5	\$83,33
6	\$83,33
7	\$83,33
8	\$83,33
9	\$83,33
10	\$83,33
11	\$83,33
12	\$83,33
13	\$83,33
14	\$83,33
15	\$83,33
16	\$83,33
17	\$83,33
18	\$83,33
19	\$83,33
20	\$83,33
21	\$83,33
22	\$83,33
23	\$83,33
24	\$83,33

Period	Effective Cover	Cover Premium	Payment	Savings Growth	Premium Paid
0	\$2 000,00	\$16,67	\$16,67	\$0,00	\$16,67
- 1	\$1 916,67	\$15,97	\$99,30	\$83,33	\$32,63
2	\$1 833,33	\$15,27	\$98,61	\$166,66	\$47,91
3	\$1 750,00	\$14,58	\$97,91	\$250,00	\$62,50
4	\$1 666,67	\$13,88	\$97,22	\$333,33	\$76,38
5	\$1 583,33	\$13,19	\$96,52	\$416,66	\$89,58
6	\$1 500,00	\$12,50	\$95,83	\$500,00	\$102,08
7	\$1 416,67	\$11,80	\$95,13	\$583,33	\$113,88
8	\$1 333,33	\$11,11	\$94,44	\$666,67	\$125,00
9	\$1 250,00	\$10,41	\$93,75	\$750,00	\$135,41
10	\$1 166,67	\$9,72	\$93,05	\$833,33	\$145,13
11	\$1 083,33	\$9,02	\$92,36	\$916,66	\$154,16
12	\$1 000,00	\$8,33	\$91,66	\$1 000,00	\$162,50
13	\$916,67	\$7,63	\$90,97	\$1 083,33	\$170,13
14	\$833,33	\$6,94	\$90,27	\$1 166,66	\$177,08
15	\$750,00	\$6,25	\$89,58	\$1 250.00	\$183,33
16	\$666,67	\$5,55	\$88,88	\$1 333,33	\$188,88
17	\$583,33	\$4,86	\$88,19	\$1 416,66	\$193,75
18	\$500,00	\$4,16	\$87,5	\$1 500,00	\$197,91
19	\$416,67	\$3,47	\$86,80	\$1 583,33	\$201,38
20	\$333,33	\$2,77	\$86,11	\$1 666,66	\$204,16
21	\$250,00	\$2,08	\$85,41	\$1 750,00	\$206,25
22	\$166,67	\$1,38	\$84,72	\$1 833,33	\$207,63
23	\$83,33	\$0,69	\$84,02	\$1 916,66	\$208,33
24	\$0,00	\$0,00	\$83,33	\$2 000,00	\$208,33

\$8,33
TOTAL TERM PREMIUM
\$208,33

## **Traditional**

Period	Savings Annuity
0	\$0,00
1	\$0,00
2	\$0,00
3	\$0,00
4	\$0,00
5	\$0,00
6	\$0,00
7	\$0,00
8	\$0,00
9	\$0,00
10	\$0,00
11	\$0,00
12	\$0,00
13	\$0,00
14	\$0,00
15	\$0,00
16	\$0,00
17	\$0,00
18	\$0,00
19	\$0,00
20	\$0,00
21	\$0,00
22	\$0,00
23	\$0,00
24	\$0,00

Period	Effective Cover	Cover Premium	Payment	Savings Growth	Premium Paid
0	\$2 000,00	16,67	\$16,67	\$0,00	\$16,67
1	\$2 000,00	\$16,67	\$16,67	\$0,00	\$33,33
2	\$2 000,00	\$16,67	\$16,67	\$0,00	\$50,00
3	\$2 000,00	\$16,67	\$16,67	\$0,00	\$66,67
4	\$2 000,00	\$16,67	\$16,67	\$0,00	\$83,33
5	\$2 000,00	\$16,67	\$16,67	\$0,00	\$100,00
6	\$2 000,00	\$16,67	\$16,67	\$0,00	\$116,67
7	\$2 000,00	\$16,67	\$16,67	\$0,00	\$133,33
8	\$2 000,00	\$16,67	\$16,67	\$0,00	\$150,00
9	\$2 000,00	\$16,67	\$16,67	\$0,00	\$166,66
10	\$2 000,00	\$16,67	\$16,67	\$0,00	\$183,33
11	\$2 000,00	\$16,67	\$16,67	\$0,00	\$200,00
12	\$2 000,00	\$16,67	\$16,67	\$0,00	\$216,66
13	\$2 000,00	\$16,67	\$16,67	\$0,00	\$233,33
14	\$2 000,00	\$16,67	\$16,67	\$0,00	\$250,00
15	\$2 000,00	\$16,67	\$16,67	\$0,00	\$266,66
16	\$2 000,00	\$16,67	\$16,67	\$0,00	\$283,33
17	\$2 000,00	\$16,67	\$16,67	\$0,00	\$300,00
18	\$2 000,00	\$16,67	\$16,67	\$0,00	\$316,66
19	\$2 000,00	\$16,67	\$16,67	\$0,00	\$333,33
20	\$2 000,00	\$16,67	\$16,67	\$0,00	\$350,00
21	\$2 000,00	\$16,67	\$16,67	\$0,00	\$366,66
22	\$2 000,00	\$16,67	\$16,67	\$0,00	\$383,33
23	\$2 000,00	\$16,67	\$16,67	\$0,00	\$400,00
24	\$2 000,00	\$16,67	\$16,67	\$0,00	\$416,66

S16,67
TOTAL TERM PREMIUM
\$416,67
ONCE-OFF PREMIUM
\$306,00