



## 19% CT vs. 25% CT in all Models

Item			<b>Core Proposition</b> 3,000 Applications	<b>STRESS One</b>	<b>STRESS Two</b>
1	19% CT	Retained Profit Year 2	£18,537,089	£10,914,097	£5,621,737
2	19% CT	Year 2 Simple Return	42.03%	34.35%	29.58%
3	25% CT	Retained Profit Year 2	£17,163,971	£10,105,645	£5,204,849
4	25% CT	Year 2 Simple Return	38.92%	31.81%	27.39%
			<b>Restricted Sales</b> 300 Applications	<b>STRESS One</b>	<b>STRESS Two</b>
5	19% CT	Retained Profit Year 2	£1,481,267	£952,822	£516,839
6	19% CT	Year 2 Simple Return	27.24%	19.51%	12.93%
7	25% CT	Retained Profit Year 2	£1,371,544	£882,243	£478,555
8	25% CT	Year 2 Simple Return	25.22%	18.07%	11.97%