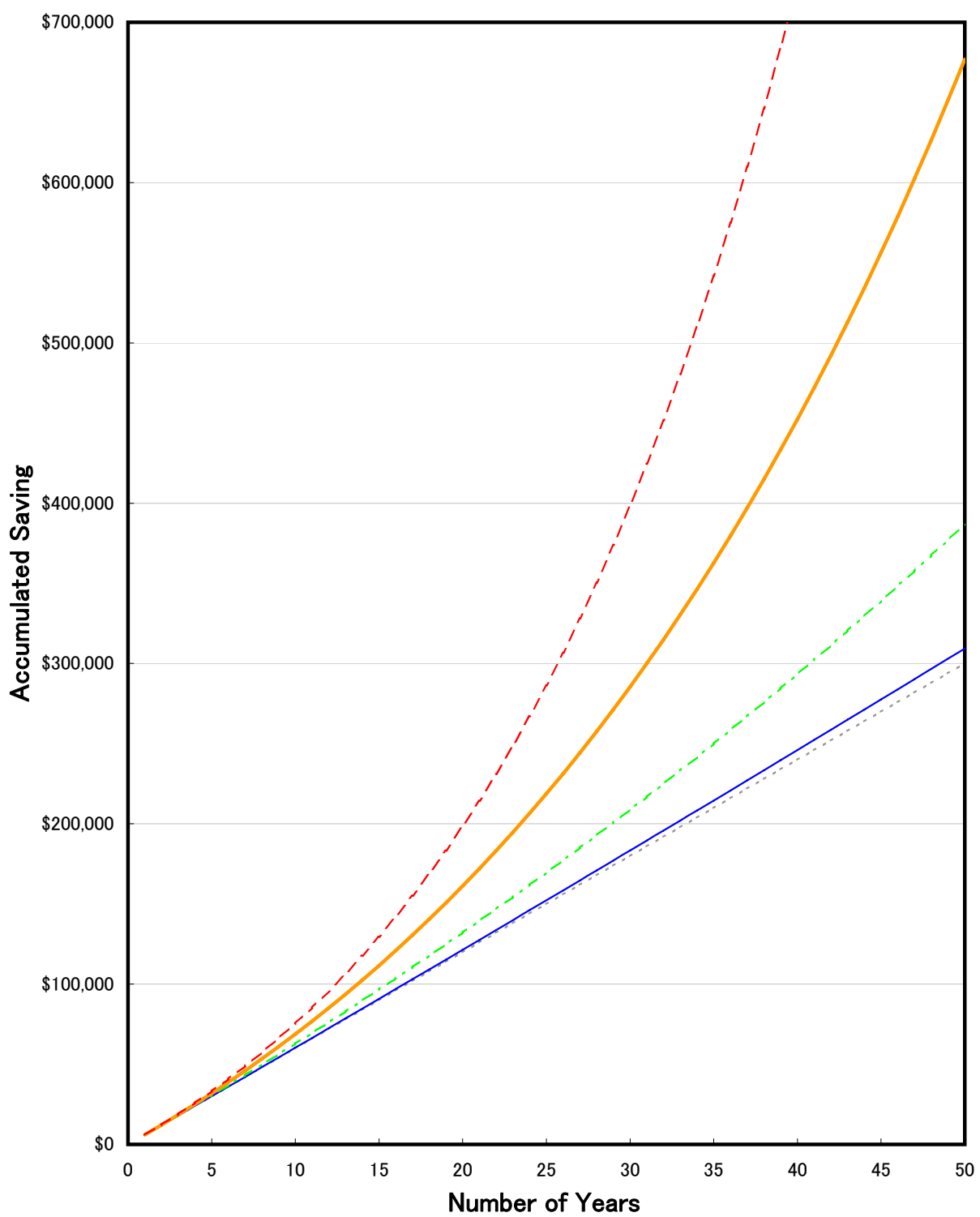


## Different Instruments on \$6,000 of Yearly Saving



..... 0 Percent    — 0.125 Percent    - - - 1 Percent    — 3 Percent    - - - 5 Percent

n	pmt	cumulative	0.125%	<<< fv	1.000%	<<< fv	3.000%	<<< fv	5.000%	<<< fv	10.000%	<<< fv
1	-6000	\$6,000	0.00125	\$6,000.00	0.01	\$6,000.00	0.03	\$6,000.00	0.05	\$6,000.00	0.1	\$6,000.00
2	-6000	\$12,000	0.00125	\$12,007.50	0.01	\$12,060.00	0.03	\$12,180.00	0.05	\$12,300.00	0.1	\$12,600.00
3	-6000	\$18,000	0.00125	\$18,022.51	0.01	\$18,180.60	0.03	\$18,545.40	0.05	\$18,915.00	0.1	\$19,860.00
4	-6000	\$24,000	0.00125	\$24,045.04	0.01	\$24,362.41	0.03	\$25,101.76	0.05	\$25,860.75	0.1	\$27,846.00
5	-6000	\$30,000	0.00125	\$30,075.09	0.01	\$30,606.03	0.03	\$31,854.81	0.05	\$33,153.79	0.1	\$36,630.60
6	-6000	\$36,000	0.00125	\$36,112.69	0.01	\$36,912.09	0.03	\$38,810.46	0.05	\$40,811.48	0.1	\$46,293.66
7	-6000	\$42,000	0.00125	\$42,157.83	0.01	\$43,281.21	0.03	\$45,974.77	0.05	\$48,852.05	0.1	\$56,923.03
8	-6000	\$48,000	0.00125	\$48,210.53	0.01	\$49,714.02	0.03	\$53,354.02	0.05	\$57,294.65	0.1	\$68,615.33
9	-6000	\$54,000	0.00125	\$54,270.79	0.01	\$56,211.16	0.03	\$60,954.64	0.05	\$66,159.39	0.1	\$81,476.86
10	-6000	\$60,000	0.00125	\$60,338.63	0.01	\$62,773.28	0.03	\$68,783.28	0.05	\$75,467.36	0.1	\$95,624.55
11	-6000	\$66,000	0.00125	\$66,414.05	0.01	\$69,401.01	0.03	\$76,846.77	0.05	\$85,240.72	0.1	\$111,187.00
12	-6000	\$72,000	0.00125	\$72,497.07	0.01	\$76,095.02	0.03	\$85,152.18	0.05	\$95,502.76	0.1	\$128,305.70
13	-6000	\$78,000	0.00125	\$78,587.69	0.01	\$82,855.97	0.03	\$93,706.74	0.05	\$106,277.90	0.1	\$147,136.27
14	-6000	\$84,000	0.00125	\$84,685.92	0.01	\$89,684.53	0.03	\$102,517.94	0.05	\$117,591.79	0.1	\$167,849.90
15	-6000	\$90,000	0.00125	\$90,791.78	0.01	\$96,581.37	0.03	\$111,593.48	0.05	\$129,471.38	0.1	\$190,634.89
16	-6000	\$96,000	0.00125	\$96,905.27	0.01	\$103,547.19	0.03	\$120,941.29	0.05	\$141,944.95	0.1	\$215,698.38
17	-6000	\$102,000	0.00125	\$103,026.40	0.01	\$110,582.66	0.03	\$130,569.53	0.05	\$155,042.20	0.1	\$243,268.22
18	-6000	\$108,000	0.00125	\$109,155.19	0.01	\$117,688.49	0.03	\$140,486.61	0.05	\$168,794.31	0.1	\$273,595.04
19	-6000	\$114,000	0.00125	\$115,291.63	0.01	\$124,865.37	0.03	\$150,701.21	0.05	\$183,234.02	0.1	\$306,954.54
20	-6000	\$120,000	0.00125	\$121,435.74	0.01	\$132,114.02	0.03	\$161,222.25	0.05	\$198,395.72	0.1	\$343,650.00
21	-6000	\$126,000	0.00125	\$127,587.54	0.01	\$139,435.16	0.03	\$172,058.91	0.05	\$214,315.51	0.1	\$384,015.00
22	-6000	\$132,000	0.00125	\$133,747.02	0.01	\$146,829.52	0.03	\$183,220.68	0.05	\$231,031.29	0.1	\$428,416.50
23	-6000	\$138,000	0.00125	\$139,914.21	0.01	\$154,297.81	0.03	\$194,717.30	0.05	\$248,582.85	0.1	\$477,258.15
24	-6000	\$144,000	0.00125	\$146,089.10	0.01	\$161,840.79	0.03	\$206,558.82	0.05	\$267,011.99	0.1	\$530,983.96
25	-6000	\$150,000	0.00125	\$152,271.71	0.01	\$169,459.20	0.03	\$218,755.59	0.05	\$286,362.59	0.1	\$590,082.36
26	-6000	\$156,000	0.00125	\$158,462.05	0.01	\$177,153.79	0.03	\$231,318.25	0.05	\$306,680.72	0.1	\$655,090.59
27	-6000	\$162,000	0.00125	\$164,660.13	0.01	\$184,925.33	0.03	\$244,257.80	0.05	\$328,014.76	0.1	\$726,599.65
28	-6000	\$168,000	0.00125	\$170,865.95	0.01	\$192,774.58	0.03	\$257,585.54	0.05	\$350,415.50	0.1	\$805,259.62
29	-6000	\$174,000	0.00125	\$177,079.54	0.01	\$200,702.33	0.03	\$271,313.10	0.05	\$373,936.27	0.1	\$891,785.58
30	-6000	\$180,000	0.00125	\$183,300.89	0.01	\$208,709.35	0.03	\$285,452.49	0.05	\$398,633.09	0.1	\$986,964.14
31	-6000	\$186,000	0.00125	\$189,530.01	0.01	\$216,796.44	0.03	\$300,016.07	0.05	\$424,564.74	0.1	\$1,091,660.55
32	-6000	\$192,000	0.00125	\$195,766.92	0.01	\$224,964.41	0.03	\$315,016.55	0.05	\$451,792.98	0.1	\$1,206,826.60
33	-6000	\$198,000	0.00125	\$202,011.63	0.01	\$233,214.05	0.03	\$330,467.05	0.05	\$480,382.63	0.1	\$1,333,509.27
34	-6000	\$204,000	0.00125	\$208,264.15	0.01	\$241,546.19	0.03	\$346,381.06	0.05	\$510,401.76	0.1	\$1,472,860.19
35	-6000	\$210,000	0.00125	\$214,524.48	0.01	\$249,961.65	0.03	\$362,772.49	0.05	\$541,921.84	0.1	\$1,626,146.21
36	-6000	\$216,000	0.00125	\$220,792.63	0.01	\$258,461.27	0.03	\$379,655.67	0.05	\$575,017.94	0.1	\$1,794,760.83
37	-6000	\$222,000	0.00125	\$227,068.62	0.01	\$267,045.88	0.03	\$397,045.34	0.05	\$609,768.83	0.1	\$1,980,236.92
38	-6000	\$228,000	0.00125	\$233,352.46	0.01	\$275,716.34	0.03	\$414,956.70	0.05	\$646,257.27	0.1	\$2,184,260.61
39	-6000	\$234,000	0.00125	\$239,644.15	0.01	\$284,473.51	0.03	\$433,405.40	0.05	\$684,570.14	0.1	\$2,408,686.67
40	-6000	\$240,000	0.00125	\$245,943.71	0.01	\$293,318.24	0.03	\$452,407.56	0.05	\$724,798.65	0.1	\$2,655,555.33
41	-6000	\$246,000	0.00125	\$252,251.14	0.01	\$302,251.42	0.03	\$471,979.79	0.05	\$767,038.58	0.1	\$2,927,110.87
42	-6000	\$252,000	0.00125	\$258,566.45	0.01	\$311,273.94	0.03	\$492,139.18	0.05	\$811,390.51	0.1	\$3,225,821.95
43	-6000	\$258,000	0.00125	\$264,889.66	0.01	\$320,386.68	0.03	\$512,903.35	0.05	\$857,960.03	0.1	\$3,554,404.15
44	-6000	\$264,000	0.00125	\$271,220.77	0.01	\$329,590.54	0.03	\$534,290.45	0.05	\$906,858.03	0.1	\$3,915,844.56
45	-6000	\$270,000	0.00125	\$277,559.80	0.01	\$338,886.45	0.03	\$556,319.17	0.05	\$958,200.94	0.1	\$4,313,429.02
46	-6000	\$276,000	0.00125	\$283,906.75	0.01	\$348,275.31	0.03	\$579,008.74	0.05	\$1,012,110.98	0.1	\$4,750,771.92
47	-6000	\$282,000	0.00125	\$290,261.63	0.01	\$357,758.07	0.03	\$602,379.01	0.05	\$1,068,716.53	0.1	\$5,231,849.12
48	-6000	\$288,000	0.00125	\$296,624.46	0.01	\$367,335.65	0.03	\$626,450.38	0.05	\$1,128,152.36	0.1	\$5,761,034.03
49	-6000	\$294,000	0.00125	\$302,995.24	0.01	\$377,009.00	0.03	\$651,243.89	0.05	\$1,190,559.98	0.1	\$6,343,137.43
50	-6000	\$300,000	0.00125	\$309,373.98	0.01	\$386,779.09	0.03	\$676,781.20	0.05	\$1,256,087.97	0.1	\$6,983,451.17