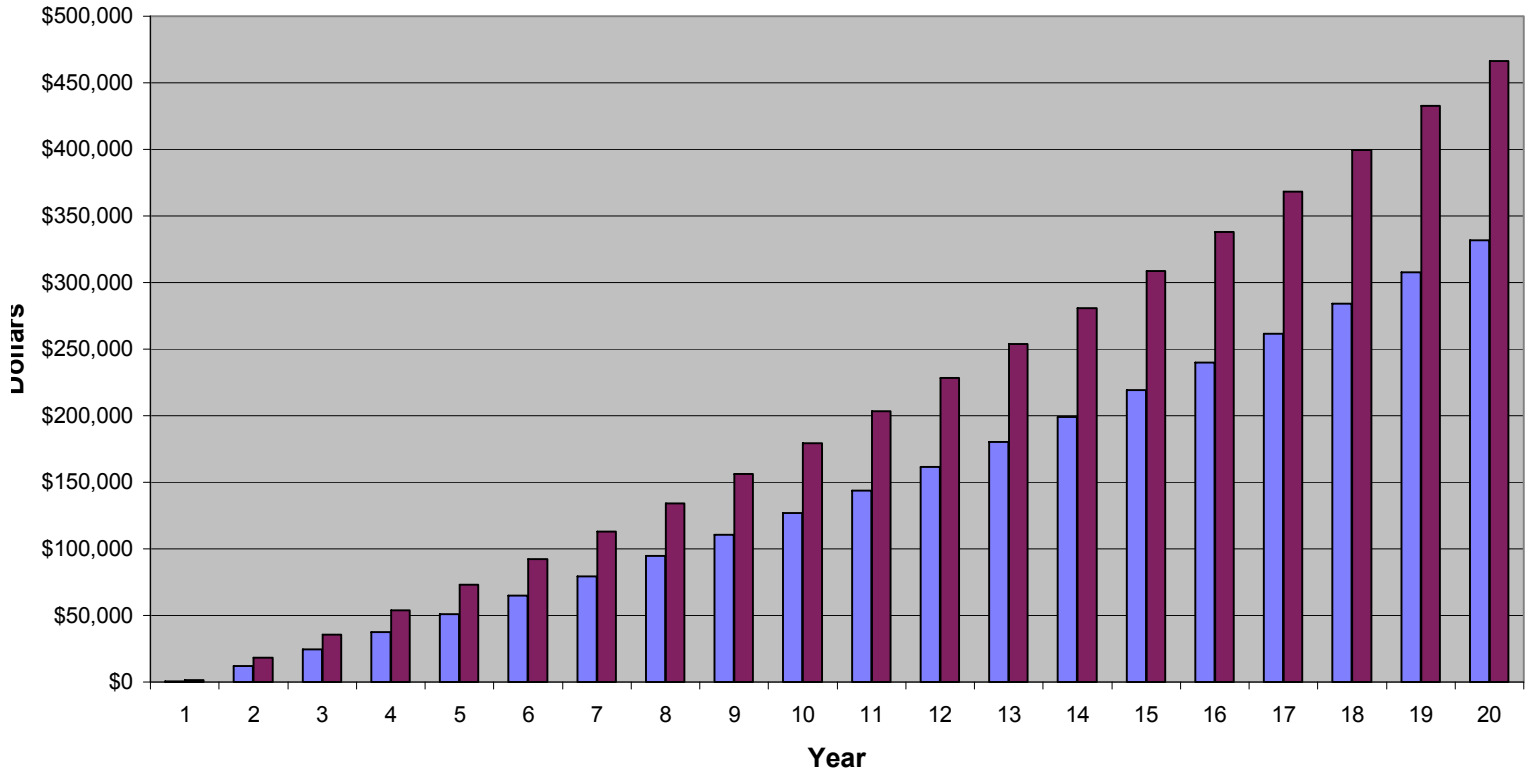


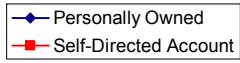
■ Personally Owned  
■ Self-Directed Account

## Net Cash Generated - Comparison

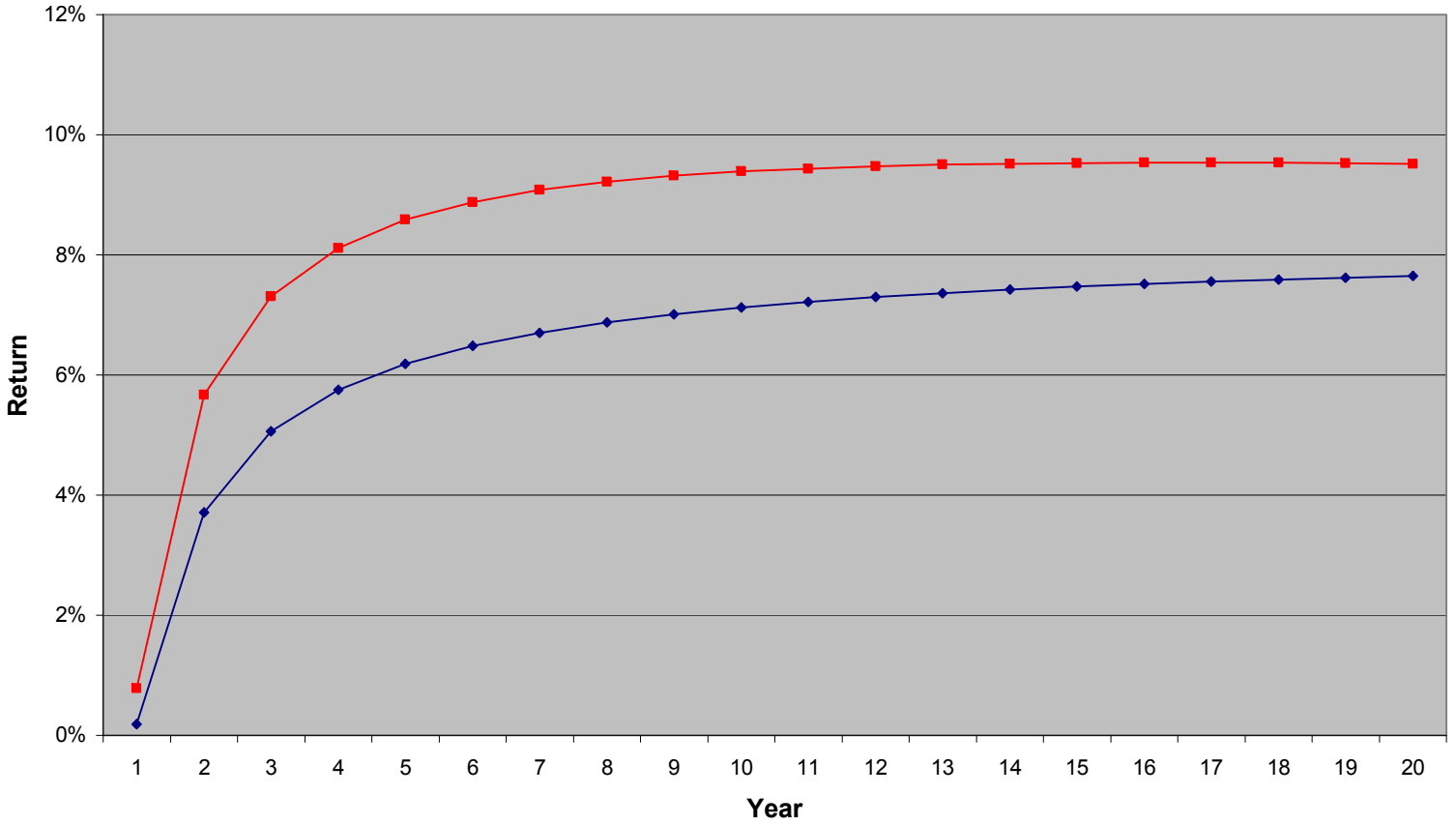


■ Personally    ■ Self-Directed

Time Period	Net Cumulative Cash Generated	
Year 1	303	1,250
Year 2	11,824	18,133
Year 3	24,340	35,674
Year 4	37,354	53,901
Year 5	50,874	72,843
Year 6	64,922	92,530
Year 7	79,520	112,992
Year 8	94,691	134,262
Year 9	110,462	156,375
Year 10	126,857	179,365
Year 11	143,905	203,269
Year 12	161,633	228,127
Year 13	180,071	253,979
Year 14	199,251	280,867
Year 15	219,204	308,835
Year 16	239,966	337,929
Year 17	261,571	368,197
Year 18	284,057	399,690
Year 19	307,463	432,460
Year 20	331,829	466,562



## Internal-Rate-of-Return (IRR) - Comparison



Personally    Self-Directed

Time Period	Internal Rate of Return	
Year 1	0.19%	0.78%
Year 2	3.71%	5.67%
Year 3	5.06%	7.31%
Year 4	5.75%	8.12%
Year 5	6.19%	8.58%
Year 6	6.49%	8.88%
Year 7	6.71%	9.08%
Year 8	6.88%	9.22%
Year 9	7.01%	9.32%
Year 10	7.12%	9.39%
Year 11	7.22%	9.44%
Year 12	7.30%	9.47%
Year 13	7.36%	9.50%
Year 14	7.42%	9.52%
Year 15	7.47%	9.53%
Year 16	7.52%	9.53%
Year 17	7.56%	9.53%
Year 18	7.59%	9.53%
Year 19	7.62%	9.53%
Year 20	7.65%	9.52%