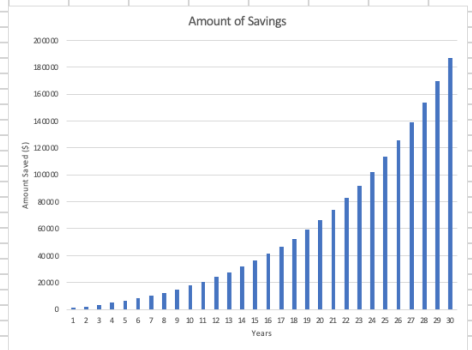
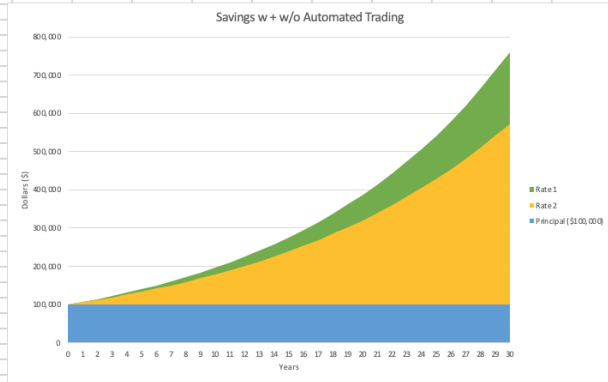


Portfolio	100,000
Amount of years Invested	30
Percentage Invested	100%
Rate 1	7%
Rate 2	6%
Turnover Rate	1.00
Amount	100000.00

With HFT	Year	Yearly Interest	Yearly Total	Without HFT	Year	Yearly Interest	Yearly Total
	1	7000.00	107,000		1	6000	106,000
	2	7490	114,490		2	6360	112,360
	3	8014.3	122,504		3	6741.6	119,102
	4	8575.301	131,080		4	7146.096	126,248
	5	9175.57207	140,255		5	7574.862	133,823
	6	9817.86211	150,073		6	8029.353	141,852
	7	10505.1125	160,578		7	8511.115	150,363
	8	11240.4703	171,819		8	9021.782	159,385
	9	12027.3033	183,846		9	9563.088	168,948
	10	12869.2145	196,715		10	10136.87	179,085
	11	13770.0595	210,485		11	10745.09	189,830
	12	14733.9637	225,219		12	11389.79	201,220
	13	15765.3411	240,985		13	12073.18	213,293
	14	16868.915	257,853		14	12797.57	226,090
	15	18049.7391	275,903		15	13565.42	239,656
	16	19313.2208	295,216		16	14379.35	254,035
	17	20665.1462	315,882		17	15242.11	269,277
	18	22111.7065	337,993		18	16156.64	285,434
	19	23659.5259	361,653		19	17126.03	302,560
	20	25315.6927	386,968		20	18153.6	320,714
	21	27087.7912	414,056		21	19242.81	339,956
	22	28983.9366	443,040		22	20397.38	360,354
	23	31012.8122	474,053		23	21621.22	381,975
	24	33183.709	507,237		24	22918.5	404,893
	25	35506.5687	542,743		25	24293.61	429,187
	26	37992.0285	580,735		26	25751.22	454,938
	27	40651.4705	621,387		27	27296.3	482,235
	28	43497.0734	664,884		28	28934.08	511,169
	29	46541.8685	711,426		29	30670.12	541,839
	30	49799.7993	761,226		30	32510.33	574,349



Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Rate 1 (9%)	107,000	114,490	122,504	131,080	140,255	150,073	160,578	171,819	183,846	196,715	210,485	225,219	240,985	257,853	275,903	295,216	315,882	337,993	361,653	386,968	414,056	443,040	474,053	507,237	542,743	580,735	621,387	664,884	711,426	761,226
Rate 2 (8%)	106,000	112360	119101.6	126247.7	133822.5578	141851.9112	150363	159384.8	168947.9	179084.8	189829.9	201219.6	213292.8	226090.4	239655.8	254035.2	269277.3	285433.9	302560	320713.5	339956.4	360353.7	381975	404893.5	429187.1	454938.3	482234.6	511168.7	541838.8	574349.1
Amount of Savings	1000	2130	3402.7	4831.905	6432.61531	8221.123959	10215.12	12433.81	14898.03	17630.37	20655.34	23999.51	27691.67	31763.02	36247.33	41181.21	46604.24	52559.31	59092.8	66254.9	74099.88	82686.43	92078.02	102343.2	113556.2	125797	139152.2	153715.2	169586.9	186876.4

10 Years	\$ 17,630.37	\$ 1,763.04
Percentage (10 Years)	10%	
30 Years	\$ 186,876.39	\$ 6,229.21
Percentage (30 Years)	33%	

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Principal (\$100,000)	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	
Rate 1	100,000	107,000	114,490	122,504	131,080	140,255	150,073	160,578	171,819	183,846	196,715	210,485	225,219	240,985	257,853	275,903	295,216	315,882	337,993	361,653	386,968	414,056	443,040	474,053	507,237	542,743	580,735	621,387	664,884	711,426	761,226
Rate 2	100,000	106,000	112,360	119,102	126,248	133,823	141,852	150,363	159,385	168,948	179,085	189,830	201,220	213,293	226,090	239,656	254,035	269,277	285,434	302,560	320,714	339,956	360,354	381,975	404,893	429,187	454,938	482,235	511,169	541,839	574,349