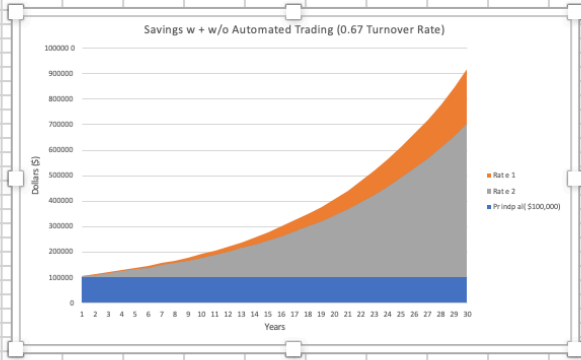


Portfolio	100,000
Amount of years invested	30
Percentage Invested	100%
Rate 1	9%
Rate 2	8%
Turnover Rate	0.67
Amount	67000.00
Bond	33000

With HFT	Year	Yearly Inter	Yearly Total	Without HFT	Year	Yearly Inter	Yearly Total
	1	6030.00	73,030		1	5360	72,360
	2	6572.7	79,603		2	5788.8	78,149
	3	7164.243	86,767		3	6251.904	84,401
	4	7809.0249	94,576		4	6752.0563	91,153
	5	8511.8371	103,088		5	7292.2208	98,445
	6	9277.9024	112,366		6	7875.5985	106,321
	7	10112.914	122,479		7	8505.6464	114,826
	8	11023.076	133,502		8	9186.0981	124,012
	9	12015.153	145,517		9	9920.9859	133,933
	10	13096.516	158,613		10	10714.665	144,648
	11	14275.203	172,889		11	11571.838	156,220
	12	15559.971	188,449		12	12497.585	168,717
	13	16960.369	205,409		13	13497.392	182,215
	14	18486.802	223,896		14	14577.183	196,792
	15	20150.614	244,046		15	15743.358	212,535
	16	21964.169	266,010		16	17002.826	229,538
	17	23940.944	289,951		17	18363.053	247,901
	18	26095.629	316,047		18	19832.097	267,733
	19	28444.236	344,491		19	21418.665	289,152
	20	31004.217	375,496		20	23132.158	312,284
	21	33794.597	409,290		21	24982.73	337,267
	22	36836.111	446,126		22	26981.349	364,248
	23	40151.361	486,278		23	29139.857	393,388
	24	43764.983	530,043		24	31471.045	424,859
	25	47703.832	577,746		25	33988.729	458,848
	26	51997.176	629,744		26	36707.827	495,556
	27	56676.922	686,421		27	39644.453	535,200
	28	61777.845	748,198		28	42815.009	578,016
	29	67337.851	815,536		29	46241.29	624,257
	30	73398.258	888,934		30	49940.593	674,198



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%)	73030	79602.7	86766.943	94575.968	103087.8	112365.707	122478.62	133501.7	145516.85	158613.37	172888.57	188448.54	205408.91	223895.71	244046.32	266010.49	289951.44	316047.07	344491.3	375495.52	409290.12	446126.23	486277.59	530042.57	577746.4	629743.58	686420.5	748198.35	815536.2	888934.46
Rate 2 (8%)	72360	78148.8	84400.704	91152.76	98444.981	106320.58	114826.23	124012.32	133933.31	144647.97	156219.81	168717.4	182214.79	196791.97	212535.33	229538.16	247901.21	267733.31	289151.97	312284.13	337266.86	364248.21	393388.06	424859.11	458847.84	495555.67	535200.12	578016.13	624257.42	674198.01
Amount of Savings	670	1453.9	2366.239	3423.2076	4642.8238	6045.12779	7652.3951	9489.3729	11583.54	13965.391	16668.756	19731.143	23194.119	27103.738	31510.994	36472.337	42050.229	48313.762	55339.333	63211.393	72023.259	81878.021	92889.525	105183.46	118898.57	134187.92	151220.38	170182.22	191278.78	214736.45
10 Years	\$ 13,965.39	\$ 1,396.54																												
Percentage (10 Years)	10%																													
30 Years	\$ 214,736.45	\$ 7,157.88																												
Percentage (30 Years)	32%																													
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
Principal(\$100,000)	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000
Rate 1	106030	112602.7	119766.94	127575.97	136087.8	145365.707	155478.62	166501.7	178516.85	191613.37	205888.57	221448.54	238408.91	256895.71	277046.32	299010.49	322951.44	349047.07	377491.3	408495.52	442290.12	479126.23	519277.59	563042.57	610746.4	662743.58	719420.5	781198.35	848536.2	921934.46
Rate 2	105360	111148.8	117400.7	124152.76	131444.98	139320.58	147826.23	157012.32	166933.31	177647.97	189219.81	201717.4	215214.79	229791.97	245535.33	262538.16	280901.21	300733.31	322151.97	345284.13	370266.86	397248.21	426388.06	457859.11	491847.84	528555.67	568200.12	611016.13	657257.42	707198.01