

Invested Amount	10,000
Percentage Invested	1
Amount of years invested	30
Rate 1	9%
Rate 2	8%
Turnover Rate	1.00

With HFT	Year	Yearly Interest	Yearly Total	Without HFT	Year	Yearly Interest	Yearly Total
	1	900	10,900		1	800	10,800
	2	981	11,881		2	864	11,664
	3	1069.29	12,950		3	933.12	12,597
	4	1165.5261	14,116		4	1007.7696	13,605
	5	1270.42345	15,386		5	1088.391168	14,693
	6	1384.76156	16,771		6	1175.462461	15,869
	7	1509.3901	18,280		7	1269.499458	17,138
	8	1645.23521	19,926		8	1371.059415	18,509
	9	1793.30638	21,719		9	1480.744168	19,990
	10	1954.70395	23,674		10	1599.203702	21,589
	11	2130.62731	25,804		11	1727.139998	23,316
	12	2322.38376	28,127		12	1865.311198	25,182
	13	2531.3983	30,658		13	2014.536093	27,196
	14	2759.22415	33,417		14	2175.698981	29,372
	15	3007.55432	36,425		15	2349.754899	31,722
	16	3278.23421	39,703		16	2537.735291	34,259
	17	3573.27529	43,276		17	2740.754115	37,000
	18	3894.87007	47,171		18	2960.014444	39,960
	19	4245.40838	51,417		19	3196.815599	43,157
	20	4627.49513	56,044		20	3452.560847	46,610
	21	5043.96969	61,088		21	3728.765715	50,338
	22	5497.92696	66,586		22	4027.066972	54,365
	23	5992.74039	72,579		23	4349.23233	58,715
	24	6532.08702	79,111		24	4697.170916	63,412
	25	7119.97486	86,231		25	5072.94459	68,485
	26	7760.77259	93,992		26	5478.780157	73,964
	27	8459.24213	102,451		27	5917.08257	79,881
	28	9220.57392	111,671		28	6390.449175	86,271
	29	10050.4256	121,722		29	6901.685109	93,173
	30	10954.9639	132,677		30	7453.819918	100,627

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%)	10900	11881	12950.29	14115.816	15386.24	16771.00111	18280.391	19925.62642	21718.933	23673.637	25804.264	28126.648	30658.046	33417.27	36424.825	39703.059	43276.334	47171.204	51416.613	56044.108	61088.077	66586.004	72578.745	79110.832	86230.807	93991.579	102450.82	111671.4	121721.82	132676.78
Rate 2 (8%)	10800	11664	12597.12	13604.89	14693.281	15868.74323	17138.243	18509.3021	19990.046	21589.25	23316.39	25181.701	27196.237	29371.936	31721.691	34259.426	37000.181	39960.195	43157.011	46609.571	50338.337	54365.404	58714.636	63411.807	68484.752	73963.532	79880.615	86271.064	93172.749	100626.57
Amount of Savings	100	217	353.17	510.9265	692.95878	902.257879	1142.1485	1416.324314	1728.8865	2084.3868	2487.8741	2944.9466	3461.8089	4045.334	4703.1335	5443.6324	6276.1536	7211.0092	8259.602	9434.5362	10749.74	12220.6	13864.108	15699.024	17746.055	20028.047	22570.207	25400.331	28549.072	32050.216

10 Years	\$	2,084.39
Percentage (10 Years)		10%
30 Years	\$	32,050.22
Percentage (30 Years)		32%