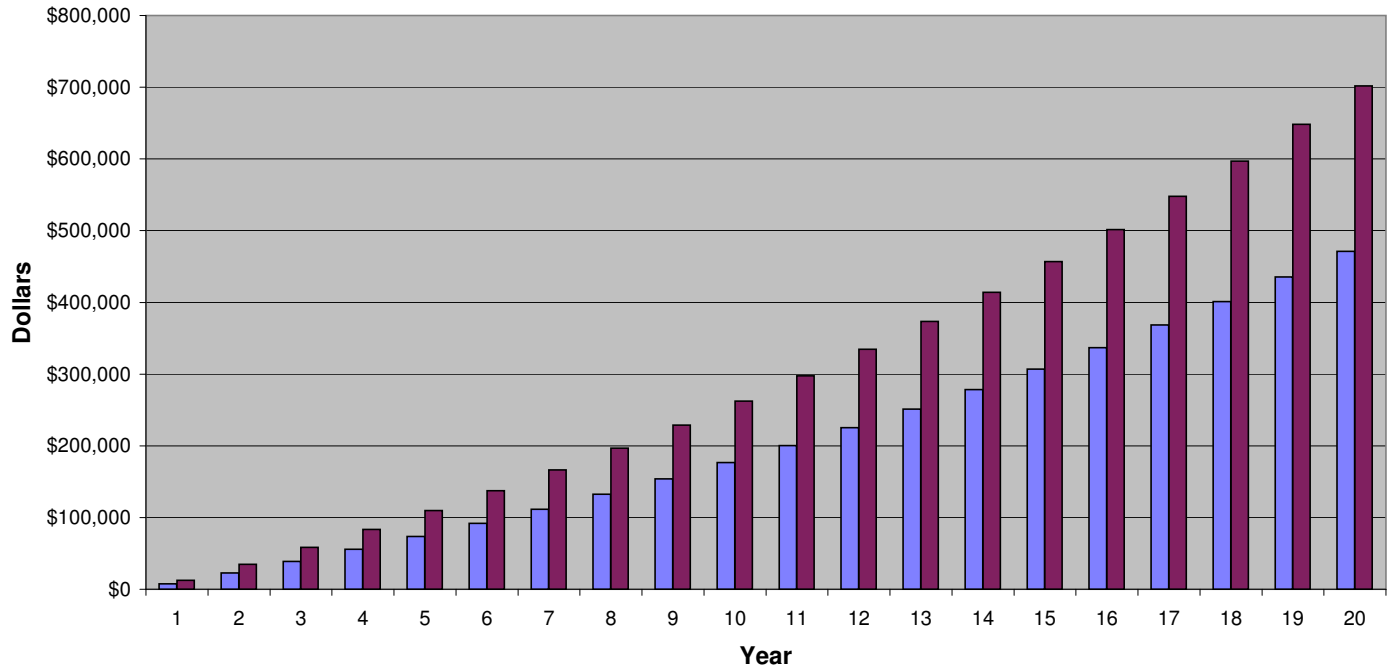


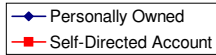
■ Personally Owned  
■ Self-Directed Account

## Net Cash Generated - Comparison

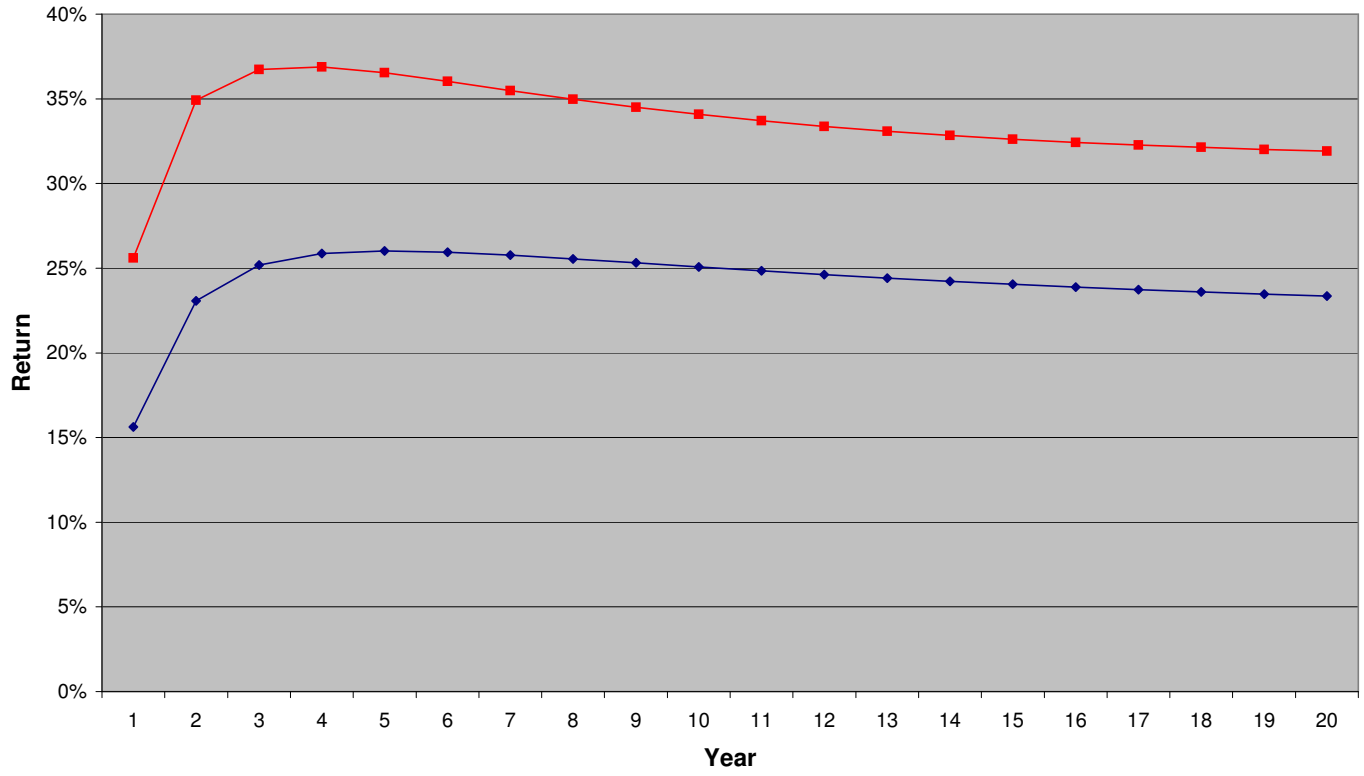


Personally    Self-Directed

Time Period	Net Cumulative Cash Generated	
Year 1	7,498	12,293
Year 2	22,611	34,784
Year 3	38,722	58,479
Year 4	55,656	83,427
Year 5	73,445	109,679
Year 6	92,126	137,287
Year 7	111,736	166,307
Year 8	132,314	196,796
Year 9	153,899	228,813
Year 10	176,534	262,422
Year 11	200,263	297,687
Year 12	225,131	334,676
Year 13	251,187	373,460
Year 14	278,481	414,112
Year 15	307,065	456,711
Year 16	336,993	501,337
Year 17	368,323	548,073
Year 18	401,115	597,007
Year 19	435,429	648,231
Year 20	471,332	701,841



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



Personally    Self-Directed

Time Period	Internal-Rate-of-Return (IRR)	
Year 1	15.62%	25.61%
Year 2	23.07%	34.91%
Year 3	25.18%	36.74%
Year 4	25.86%	36.89%
Year 5	26.01%	36.54%
Year 6	25.94%	36.03%
Year 7	25.77%	35.49%
Year 8	25.55%	34.98%
Year 9	25.31%	34.50%
Year 10	25.07%	34.08%
Year 11	24.84%	33.70%
Year 12	24.63%	33.37%
Year 13	24.42%	33.09%
Year 14	24.23%	32.83%
Year 15	24.05%	32.62%
Year 16	23.88%	32.43%
Year 17	23.73%	32.27%
Year 18	23.60%	32.13%
Year 19	23.47%	32.02%
Year 20	23.35%	31.92%