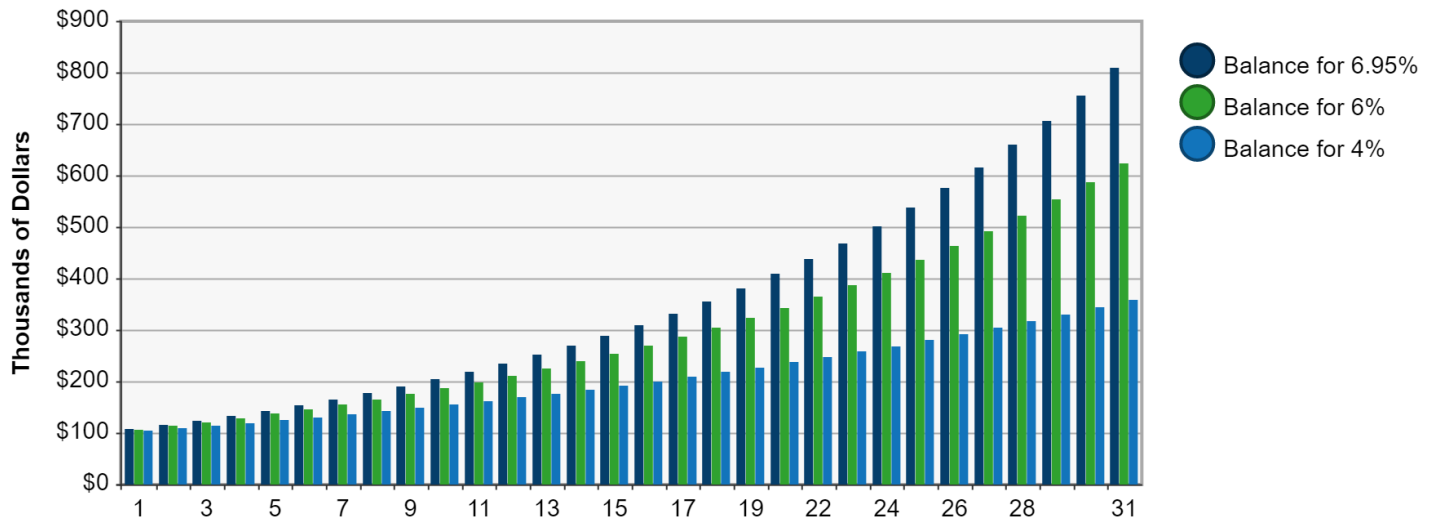


## Compare Investment Fees

**An annual fee of 0.05% produces a difference of \$450,172.69 over 30 years compared to a 3% annual fee.**

Your total investment balance could be \$808,888.12 if you save \$50 per month for 30 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 7% annual rate of return before fees.

**Balance by Year**



### Results Summary

	Fee 1	Fee 2	Fee 3
<b>Starting amount</b>	\$100,000	\$100,000	\$100,000
<b>Years</b>	30 years	30 years	30 years
<b>Additional contributions</b>	\$50 per month, at the start of each period	\$50 per month, at the start of each period	\$50 per month, at the start of each period
<b>Annualized rate of return</b>	7%	7%	7%
<b>Annual investment fee</b>	0.05%	1%	3%

<b>Total amount you will have contributed</b>	\$118,000.00	\$118,000.00	\$118,000.00
<b>Total at end of investment</b>	\$808,888.12	\$623,312.05	\$358,715.43

	Fee 1	Fee 2	Fee 3
<b>Annual return after fees</b>	6.95%	6%	4%
<b>Total amount you will have contributed</b>	\$118,000.00	\$118,000.00	\$118,000.00
<b>Total at end of investment</b>	\$808,888.12	\$623,312.05	\$358,715.43

### Balance by Year

Year	6.95% Net Return			6% Net Return		4% Net Return	
	Additions	Interest	Balance	Interest	Balance	Interest	Balance
			\$100,000.00		\$100,000.00		\$100,000.00
1	\$600.00	\$6,972.35	\$107,572.35	\$6,019.33	\$106,619.33	\$4,012.92	\$104,612.92
2	\$600.00	\$7,498.63	\$115,670.98	\$6,416.50	\$113,635.83	\$4,197.43	\$109,410.35
3	\$600.00	\$8,061.49	\$124,332.47	\$6,837.48	\$121,073.31	\$4,389.31	\$114,399.66
4	\$600.00	\$8,663.46	\$133,595.93	\$7,283.73	\$128,957.04	\$4,588.92	\$119,588.58
5	\$600.00	\$9,307.27	\$143,503.20	\$7,756.74	\$137,313.78	\$4,796.47	\$124,985.05
6	\$600.00	\$9,995.84	\$154,099.04	\$8,258.16	\$146,171.94	\$5,012.32	\$130,597.37
7	\$600.00	\$10,732.23	\$165,431.27	\$8,789.64	\$155,561.58	\$5,236.83	\$136,434.20
8	\$600.00	\$11,519.81	\$177,551.08	\$9,353.03	\$165,514.61	\$5,470.28	\$142,504.48
9	\$600.00	\$12,362.18	\$190,513.26	\$9,950.21	\$176,064.82	\$5,713.10	\$148,817.58
10	\$600.00	\$13,263.04	\$204,376.30	\$10,583.21	\$187,248.03	\$5,965.63	\$155,383.21
11	\$600.00	\$14,226.51	\$219,202.81	\$11,254.20	\$199,102.23	\$6,228.25	\$162,211.46
12	\$600.00	\$15,256.96	\$235,059.77	\$11,965.46	\$211,667.69	\$6,501.37	\$169,312.83
13	\$600.00	\$16,359.03	\$252,018.80	\$12,719.40	\$224,987.09	\$6,785.43	\$176,698.26
14	\$600.00	\$17,537.66	\$270,156.46	\$13,518.55	\$239,105.64	\$7,080.86	\$184,379.12
15	\$600.00	\$18,798.22	\$289,554.68	\$14,365.65	\$254,071.29	\$7,388.07	\$192,367.19
16	\$600.00	\$20,146.39	\$310,301.07	\$15,263.60	\$269,934.89	\$7,707.60	\$200,674.79
17	\$600.00	\$21,588.28	\$332,489.35	\$16,215.42	\$286,750.31	\$8,039.92	\$209,314.71
18	\$600.00	\$23,130.36	\$356,219.71	\$17,224.34	\$304,574.65	\$8,385.51	\$218,300.22
19	\$600.00	\$24,779.63	\$381,599.34	\$18,293.82	\$323,468.47	\$8,744.93	\$227,645.15
20	\$600.00	\$26,543.51	\$408,742.85	\$19,427.42	\$343,495.89	\$9,118.72	\$237,363.87
21	\$600.00	\$28,429.96	\$437,772.81	\$20,629.07	\$364,724.96	\$9,507.49	\$247,471.36

6.95% Net Return				6% Net Return		4% Net Return	
Year	Additions	Interest	Balance	Interest	Balance	Interest	Balance
22	\$600.00	\$30,447.57	\$468,820.38	\$21,902.83	\$387,227.79	\$9,911.77	\$257,983.13
23	\$600.00	\$32,605.37	\$502,025.75	\$23,252.99	\$411,080.78	\$10,332.25	\$268,915.38
24	\$600.00	\$34,913.14	\$537,538.89	\$24,684.18	\$436,364.96	\$10,769.54	\$280,284.92
25	\$600.00	\$37,381.33	\$575,520.22	\$26,201.24	\$463,166.20	\$11,224.32	\$292,109.24
26	\$600.00	\$40,021.01	\$616,141.23	\$27,809.30	\$491,575.50	\$11,697.31	\$304,406.55
27	\$600.00	\$42,844.19	\$659,585.42	\$29,513.85	\$521,689.35	\$12,189.21	\$317,195.76
28	\$600.00	\$45,863.54	\$706,048.96	\$31,320.68	\$553,610.03	\$12,700.77	\$330,496.53
29	\$600.00	\$49,092.76	\$755,741.72	\$33,235.94	\$587,445.97	\$13,232.79	\$344,329.32
30	\$600.00	\$52,546.40	\$808,888.12	\$35,266.08	\$623,312.05	\$13,786.11	\$358,715.43

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