

| Amount | Return Before Fee | Fee Rate | Return After Fee | Years | Value at End Before Fee | Value at End After Fee | Growth Cost of Fee |
|----------------------|-------------------|----------|------------------|-------|-------------------------|------------------------|--------------------|
| \$ 50,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 233,047.86 | \$ 160,356.77 | \$ (72,691.08) |
| \$ 50,000.00 | 8.00% | 1.75% | 6.25% | 20 | \$ 233,047.86 | \$ 168,092.67 | \$ (64,955.19) |
| \$ 50,000.00 | 8.00% | 1.50% | 6.50% | 20 | \$ 233,047.86 | \$ 176,182.25 | \$ (56,865.60) |
| \$ 50,000.00 | 8.00% | 1.25% | 6.75% | 20 | \$ 233,047.86 | \$ 184,640.80 | \$ (48,407.06) |
| \$ 50,000.00 | 8.00% | 1.00% | 7.00% | 20 | \$ 233,047.86 | \$ 193,484.22 | \$ (39,563.63) |
| \$ 50,000.00 | 8.00% | 0.75% | 7.25% | 20 | \$ 233,047.86 | \$ 202,729.07 | \$ (30,318.79) |
| \$ 50,000.00 | 8.00% | 0.50% | 7.50% | 20 | \$ 233,047.86 | \$ 212,392.56 | \$ (20,655.30) |
| \$ 50,000.00 | 8.00% | 0.25% | 7.75% | 20 | \$ 233,047.86 | \$ 222,492.61 | \$ (10,555.25) |
| \$ 50,000.00 | 8.00% | 0.00% | 8.00% | 20 | \$ 233,047.86 | \$ 233,047.86 | \$ - |
| \$ 50,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 233,047.86 | \$ 160,356.77 | \$ (72,691.08) |
| \$ 60,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 279,657.43 | \$ 192,428.13 | \$ (87,229.30) |
| \$ 70,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 326,267.00 | \$ 224,499.48 | \$ (101,767.52) |
| \$ 80,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 372,876.57 | \$ 256,570.84 | \$ (116,305.73) |
| \$ 90,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 419,486.14 | \$ 288,642.19 | \$ (130,843.95) |
| \$ 100,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 466,095.71 | \$ 320,713.55 | \$ (145,382.17) |
| \$ 110,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 512,705.29 | \$ 352,784.90 | \$ (159,920.38) |
| \$ 120,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 559,314.86 | \$ 384,856.26 | \$ (174,458.60) |
| \$ 130,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 605,924.43 | \$ 416,927.61 | \$ (188,996.82) |
| \$ 50,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 233,047.86 | \$ 160,356.77 | \$ (72,691.08) |
| \$ 50,000.00 | 8.25% | 2.00% | 6.25% | 20 | \$ 244,077.70 | \$ 168,092.67 | \$ (75,985.03) |
| \$ 50,000.00 | 8.50% | 2.00% | 6.50% | 20 | \$ 255,602.31 | \$ 176,182.25 | \$ (79,420.05) |
| \$ 50,000.00 | 8.75% | 2.00% | 6.75% | 20 | \$ 267,642.65 | \$ 184,640.80 | \$ (83,001.85) |
| \$ 50,000.00 | 9.00% | 2.00% | 7.00% | 20 | \$ 280,220.54 | \$ 193,484.22 | \$ (86,736.32) |
| \$ 50,000.00 | 9.25% | 2.00% | 7.25% | 20 | \$ 293,358.66 | \$ 202,729.07 | \$ (90,629.60) |
| \$ 50,000.00 | 9.50% | 2.00% | 7.50% | 20 | \$ 307,080.61 | \$ 212,392.56 | \$ (94,688.05) |
| \$ 50,000.00 | 9.75% | 2.00% | 7.75% | 20 | \$ 321,410.89 | \$ 222,492.61 | \$ (98,918.28) |
| \$ 50,000.00 | 10.00% | 2.00% | 8.00% | 20 | \$ 336,375.00 | \$ 233,047.86 | \$ (103,327.14) |
| \$ 50,000.00 | 8.00% | 2.00% | 6.00% | 20 | \$ 233,047.86 | \$ 160,356.77 | \$ (72,691.08) |
| \$ 50,000.00 | 8.25% | 1.75% | 6.50% | 20 | \$ 244,077.70 | \$ 176,182.25 | \$ (67,895.45) |
| \$ 50,000.00 | 8.50% | 1.50% | 7.00% | 20 | \$ 255,602.31 | \$ 193,484.22 | \$ (62,118.08) |
| \$ 50,000.00 | 8.75% | 1.25% | 7.50% | 20 | \$ 267,642.65 | \$ 212,392.56 | \$ (55,250.09) |
| \$ 50,000.00 | 9.00% | 1.00% | 8.00% | 20 | \$ 280,220.54 | \$ 233,047.86 | \$ (47,172.68) |
| \$ 50,000.00 | 9.25% | 0.75% | 8.50% | 20 | \$ 293,358.66 | \$ 255,602.31 | \$ (37,756.36) |
| \$ 50,000.00 | 9.50% | 0.50% | 9.00% | 20 | \$ 307,080.61 | \$ 280,220.54 | \$ (26,860.07) |
| \$ 50,000.00 | 9.75% | 0.25% | 9.50% | 20 | \$ 321,410.89 | \$ 307,080.61 | \$ (14,330.28) |
| \$ 50,000.00 | 10.00% | 0.00% | 10.00% | 20 | \$ 336,375.00 | \$ 336,375.00 | \$ - |