

| Age   | Calendar Year | Investment Year | Investment Amount | Returns      | Cash Flow  | Total  |
|-------|---------------|-----------------|-------------------|--------------|------------|--------|
| 25    | 2012          | 1               | 25173             | 0            | -25173     | 25173  |
| 26    | 2013          | 2               | 25173             | 0            | -25173     | 50346  |
| 27    | 2014          | 3               | 25173             | 0            | -25173     | 75519  |
| 28    | 2015          | 4               | 25173             | 0            | -25173     | 100692 |
| 29    | 2016          | 5               | 25173             | 0            | -25173     | 125865 |
| 30    | 2017          | 6               | 25173             | 0            | -25173     | 151038 |
| 31    | 2018          | 7               | 25173             | 0            | -25173     | 176211 |
| 32    | 2019          | 8               | 25173             | 0            | -25173     | 201384 |
| 33    | 2020          | 9               | 25173             | 0            | -25173     | 226557 |
| 34    | 2021          | 10              | 25173             | 0            | -25173     | 251730 |
| 35    | 2022          | 11              | 25173             | 0            | -25173     | 276903 |
| 36    | 2023          | 12              | 25173             | 0            | -25173     | 302076 |
| 37    | 2024          | 13              | 25173             | 0            | -25173     | 327249 |
| 38    | 2025          | 14              | 25173             | 0            | -25173     | 352422 |
| 39    | 2026          | 15              | 25173             | 0            | -25173     | 377595 |
| 40    | 2027          | 16              | 25173             | 0            | -25173     | 402768 |
| 41    | 2028          | 17              | 25173             | 0            | -25173     | 427941 |
| 42    | 2029          | 18              | 25173             | 0            | -25173     | 453114 |
| 43    | 2030          | 19              | 25173             | 0            | -25173     | 478287 |
| 44    | 2031          | 20              | 25173             | 0            | -25173     | 503460 |
| 45    | 2032          | 21              | 25173             | 0            | -25173     | 528633 |
| 46    | 2033          | 22              | 0                 | 1059000      | 1059000    | 528633 |
| Total |               |                 | 528,633.00        | 1,059,000.00 | 530,367.00 | 0      |

|                               |         |
|-------------------------------|---------|
| Total of Investment Amount    | 528633  |
| Total Returns from Investment | 1059000 |
| Appreciation of Investment    | 530367  |

|                     |       |
|---------------------|-------|
| Yield on Investment | 5.94% |
|---------------------|-------|