

Table I

A.	Lumsum Investment Amount	265000
	No. Of Year Invest in Lumsum Amount	4
	Expected Growth Rate %	12
B.	Future Value	416983

Table II

	Monthly Investment Amount	3000
	Total Investment Amount in Year	36000
	Total Investment Amount	144000
C.	No. Of Year Investment Monthly Amount	4
	No. Of Month Investment Monthly Amount	48
	Expected Growth Rate %	12
D.	Future Value	185505

Table III

E.	Total Returns From Investment (B+D)	602488
F.	Total of Investment Amount (A+C)	409000
	Appreciation On Investment (E-F)	193488