Table I

A. Lumsum Investment Amount	127438
No. Of Year Invest in Lumsum Amount	15
Expected Growth Rate %	12
B. Future Value	697540

Table II

	Monthly Investment Amount	500
	Total Investment Amount in Year	6000
	Total Investment Amount	90000
С.	No. Of Year Investment Monthly Amount	15
	No. Of Month Investment Monthly Amount	180
	Expected Growth Rate %	12
D.	Future Value	252288
	Table III	
E.	Total Returns From Investment (B+D)	949828

F. Total of Investment Amount (A+C)	217438
Appreciation On Investment (E-F)	732390