

Maximize Your Rate of Return

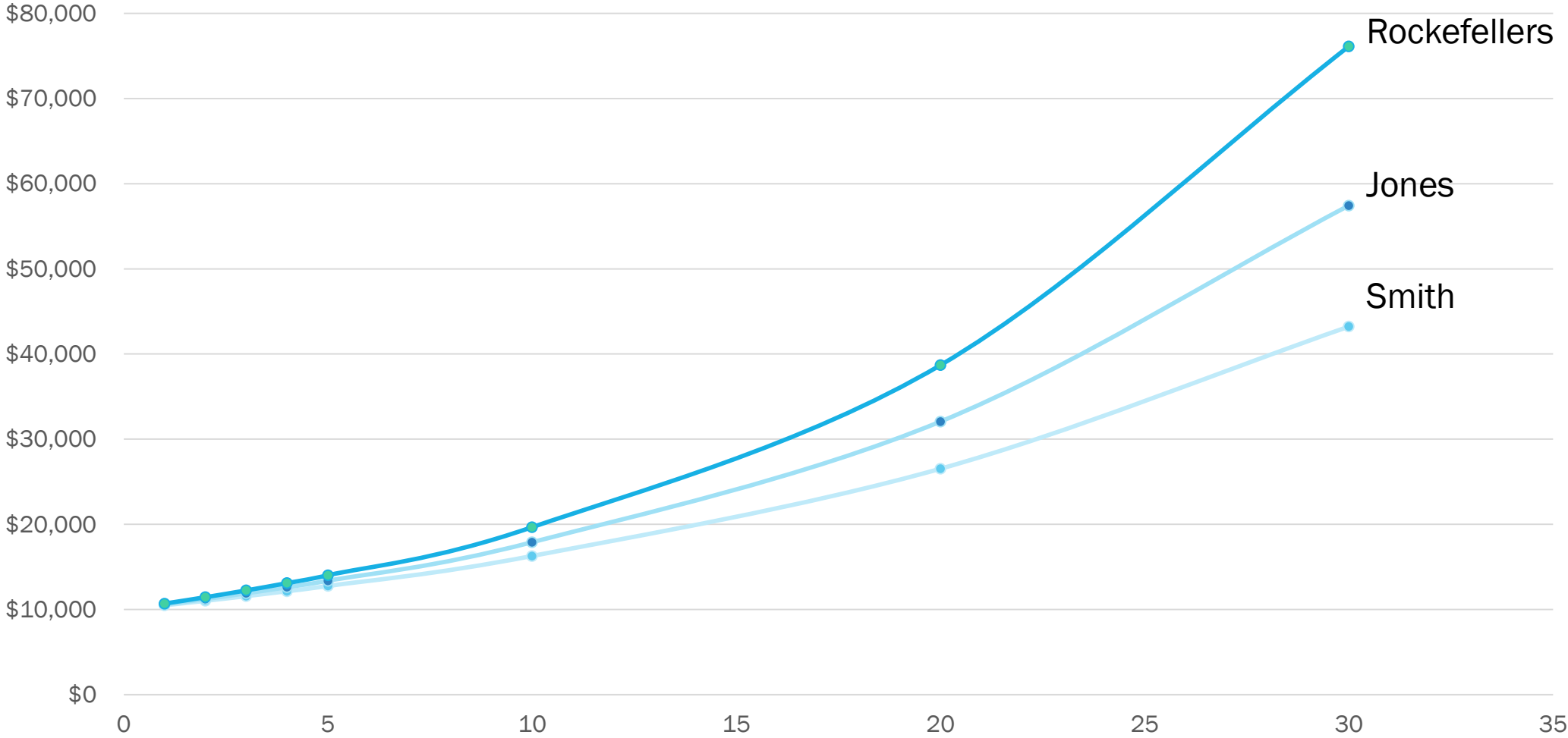
“
Compound interest is
the eighth wonder of the world.
He who understands it, earns it...
he who doesn't, pays it.”

— Albert Einstein



Conservative Fund

Starting Investment 10k



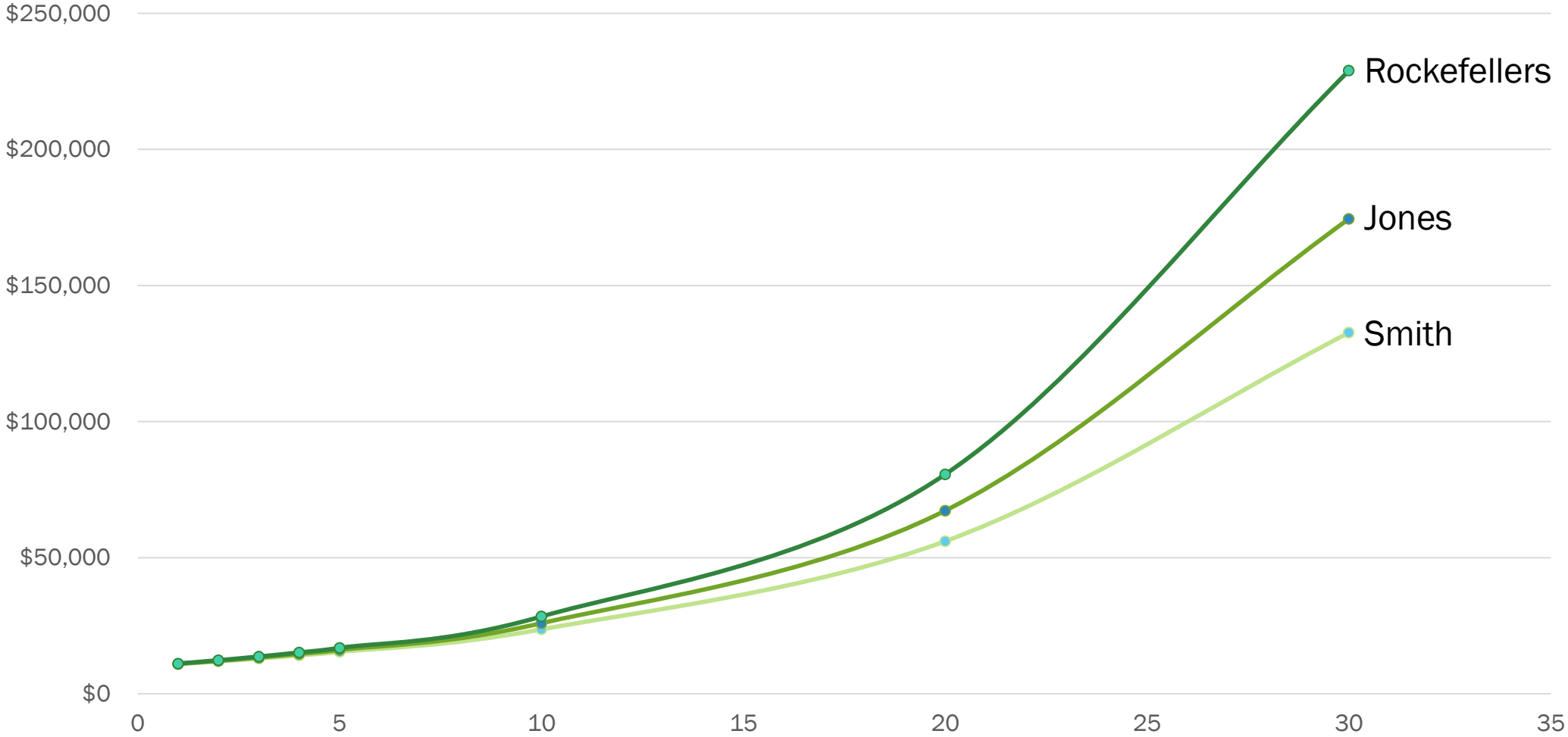
5% 6% 7%

Conservative Fund

	Smiths	Jones	Rockefellers
Annual Return	5%	6%	7%
Starting Investment	\$10,000	\$10,000	\$10,000
Year			
1	\$10,500	\$10,600	\$10,700
2	\$11,025	\$11,236	\$11,449
3	\$11,576	\$11,910	\$12,250
4	\$12,155	\$12,625	\$13,108
5	\$12,763	\$13,382	\$14,026
10	\$16,289	\$17,908	\$19,672
20	\$26,532	\$32,071	\$38,697
30	\$43,219	\$57,435	\$76,123

Using Stock Market Average Net Return

Starting Investment 10k



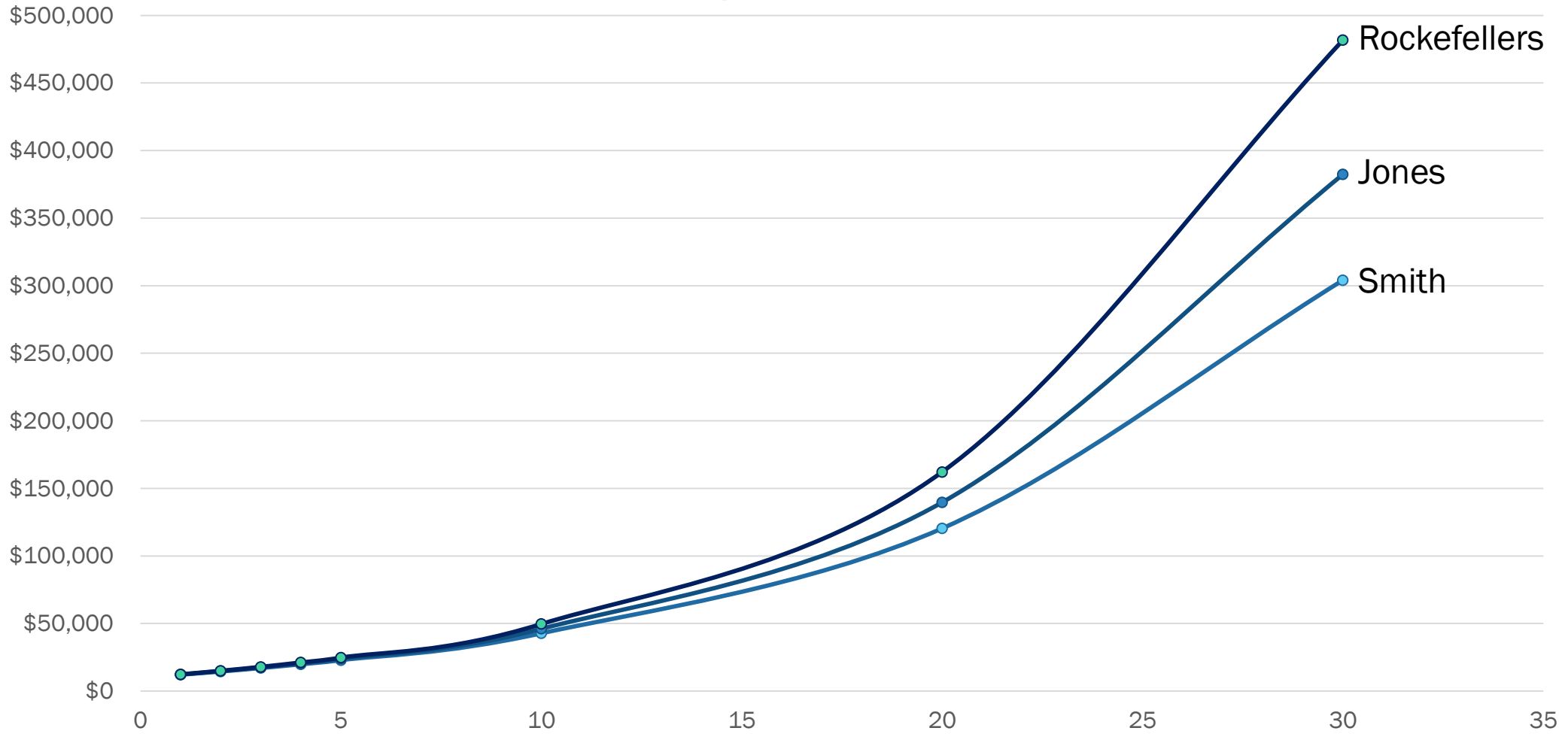
9% 10% 11%

Using Stock Market Average Net Return

	Smiths	Jones	Rockefellers
Annual Return	9%	10%	11%
Starting Investment	\$10,000	\$10,000	\$10,000
Year			
1	\$10,900	\$11,000	\$11,100
2	\$11,881	\$12,100	\$12,321
3	\$12,950	\$13,310	\$13,676
4	\$14,116	\$14,641	\$15,181
5	\$15,386	\$16,105	\$16,851
10	\$23,674	\$25,937	\$28,394
20	\$56,044	\$67,275	\$80,623
30	\$132,677	\$174,494	\$228,923

Add \$100 per Month

Starting Investment 10k



9%

10%

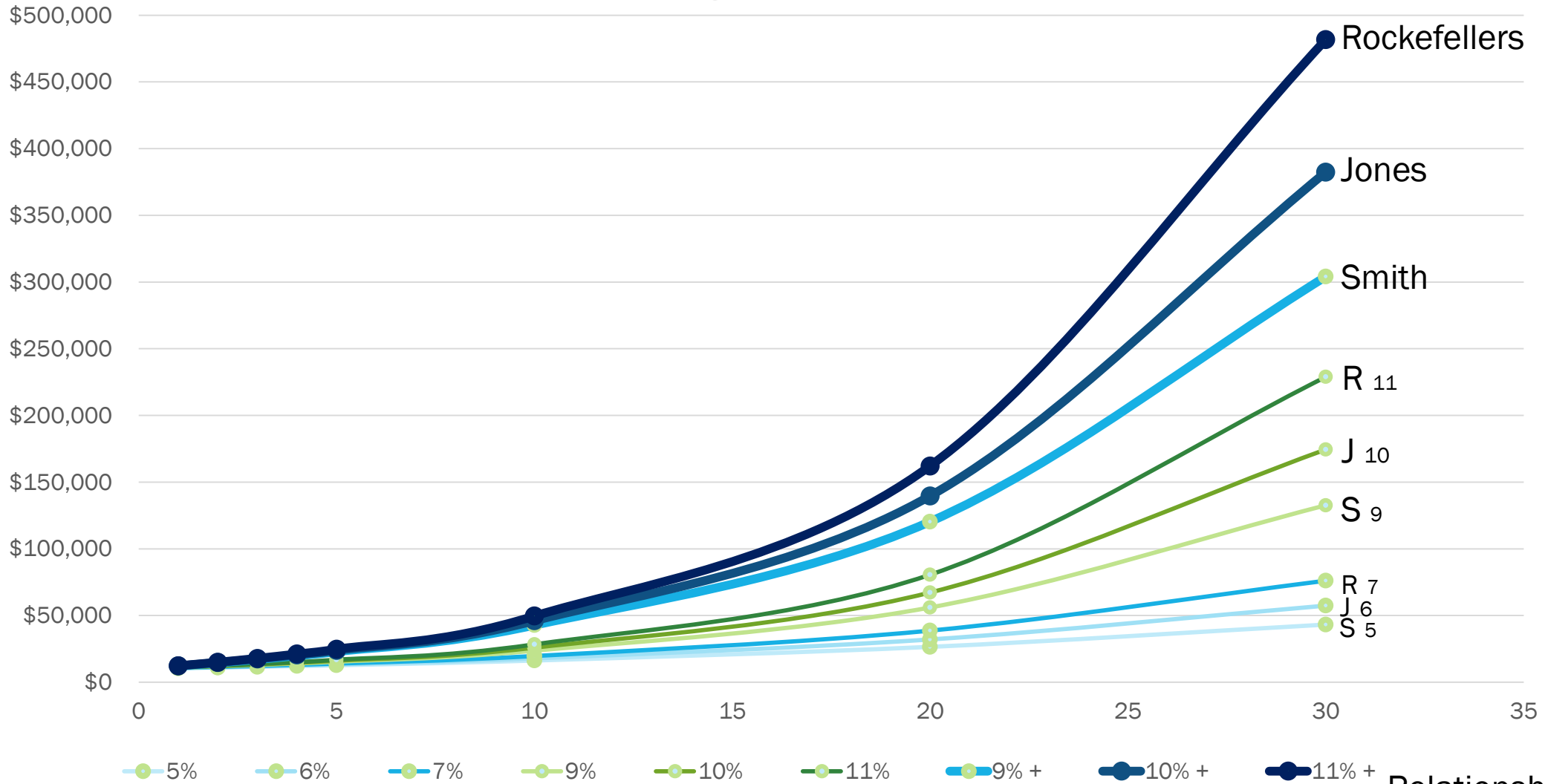
11%

Add \$100 per Month

	Smiths	Jones	Rockefellers
Annual Return	9%	10%	11%
Starting Investment	\$10,000	\$10,000	\$10,000
Year			
1	\$12,158	\$12,264	\$12,370
2	\$14,510	\$14,755	\$15,001
3	\$17,073	\$17,494	\$17,922
4	\$19,868	\$20,507	\$21,164
5	\$22,913	\$23,822	\$24,762
10	\$42,782	\$46,083	\$49,637
20	\$120,390	\$139,674	\$162,184
30	\$304,115	\$382,423	\$481,751

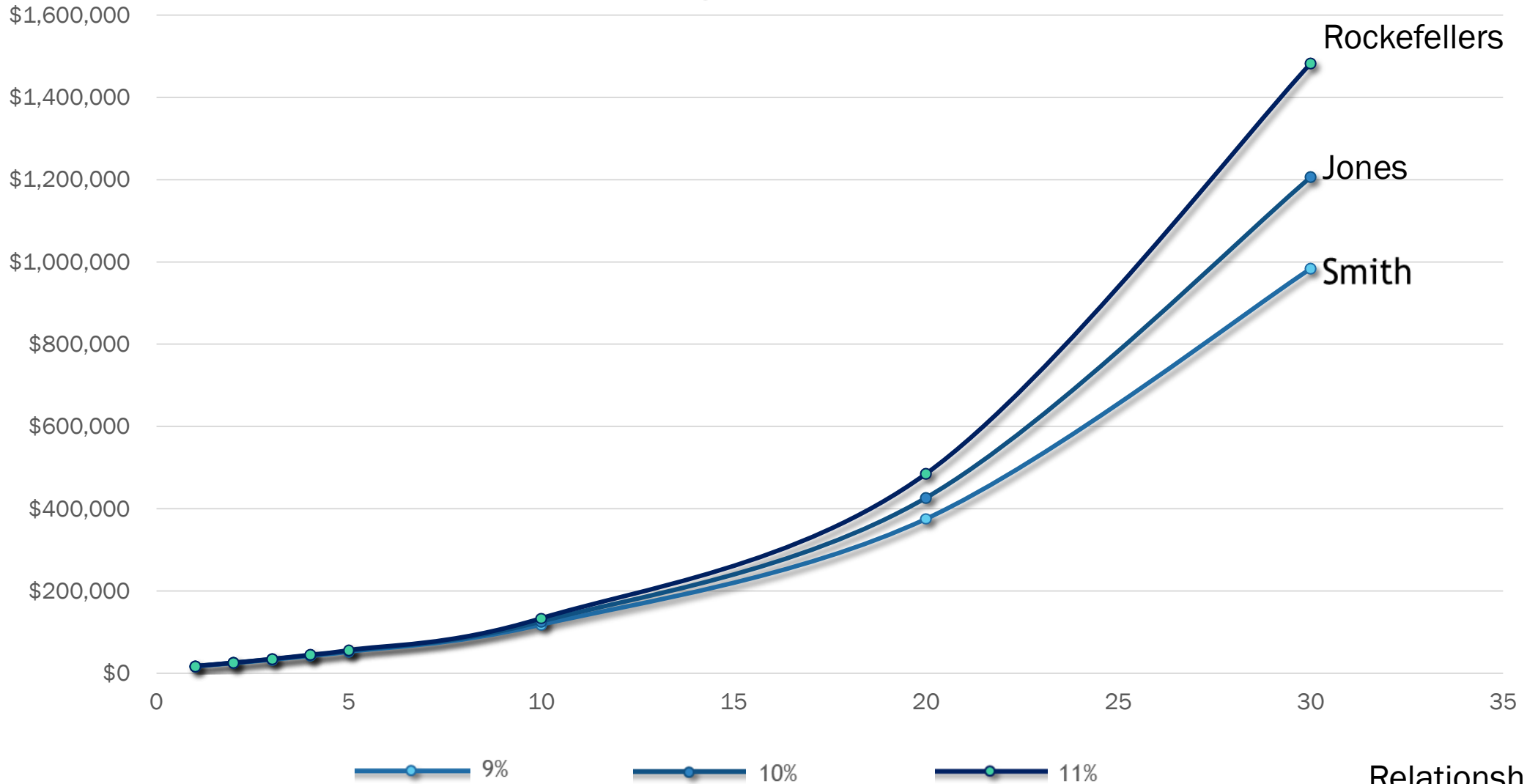
Add \$100 per Month (with earlier data)

Starting Investment 10k



Add \$500 per Month

Starting Investment 10k



Add \$500 per Month

	Smiths	Jones	Rockefellers
Annual Return	9%	10%	11%
Starting Investment	\$10,000	\$10,000	\$10,000
Year			
1	\$17,144	\$17,270	\$17,397
2	\$24,930	\$25,268	\$25,607
3	\$33,418	\$34,065	\$34,721
4	\$42,669	\$43,741	\$44,837
5	\$52,753	\$54,386	\$56,066
10	\$118,533	\$125,869	\$133,689
20	\$375,470	\$426,405	\$484,896
30	\$983,733	\$1,205,916	\$1,482,118



S&P 500
SPX

March 2000

October 2007

March 2013

Keys to Long Term Growth



- ▶ Time
- ▶ Rate of Return
- ▶ Don't Incur Severe Downturns
- ▶ Monthly Payments
into Investments