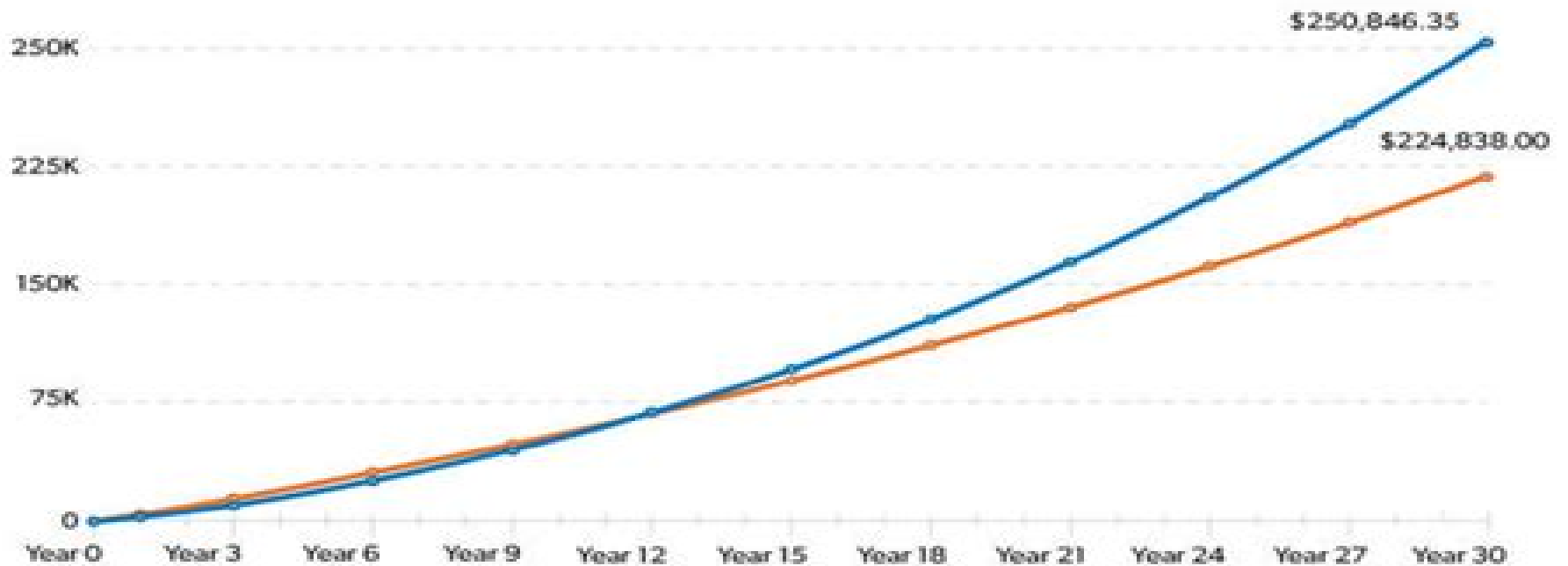


MUTUAL FUND *VS* INDEX FUND

	INITIAL INVESTMENT	ANNUAL FEES	INVESTMENT ANNUAL RATE OF RETURN	NUMBER OF YEARS HELD
<u>MUTUAL FUND</u>	\$10,000	1.47%	13%	30
<u>INDEX FUND</u>	\$10,000	0.06%	11%	30



	FUND VALUE WITHOUT FEES	TOTAL FEES	FUND VALUE WITH FEES	REDUCTION OF FUTURE VALUE DUE TO FEES
<u>MUTUAL FUND</u>	\$391,158.98	\$140,312.63	\$250,846.35	35.87%
<u>INDEX FUND</u>	\$228,922.97	\$4,084.96	\$224,838.00	1.78%

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