

HOW FUND EXPENSES AFFECT LONG TERM SAVINGS

With an Expense Load of:

IF YOU INVEST MONTHLY: >>>

\$100 /10years/8%
\$100/20years/8%
\$100/30years/8%
\$200/10years/8%
\$200/20years/8%
\$200/30years/8%
\$400/10years/8%
\$400/20years/8%
\$400/30years/8%

	40bp	100bp	150bp	200bp	250bp
YOUR MONEY WILL GROW TO:					
\$	18,353	\$ 17,740	\$ 17,246	\$ 16,766	\$ 16,300
\$	56,534	\$ 52,638	\$ 49,619	\$ 46,791	\$ 44,143
\$	135,960	\$ 121,288	\$ 110,387	\$ 100,562	\$ 91,703
\$	36,707	\$ 35,481	\$ 34,492	\$ 33,532	\$ 32,600
\$	113,068	\$ 105,277	\$ 99,237	\$ 93,583	\$ 88,287
\$	271,920	\$ 242,575	\$ 220,774	\$ 201,124	\$ 183,407
\$	73,414	\$ 70,961	\$ 68,984	\$ 67,064	\$ 65,201
\$	226,736	\$ 210,553	\$ 198,475	\$ 187,465	\$ 176,573
\$	543,840	\$ 485,151	\$ 441,548	\$ 402,248	\$ 366,813

Reduced Expense From 150 bp to 40 bp	
↓	
ADDITIONAL SAVINGS OF:	
\$	1,107
\$	6,915
\$	25,573
\$	2,215
\$	13,831
\$	51,146
\$	4,430
\$	28,261
\$	102,292

With an Expense Load of:

IF YOU HAVE: >>>

\$30,000/10yrs/8%
\$30,000/20yrs/8%
\$30,000/30yrs/8%

	0.40	1.00	1.50	2.00	2.50
YOUR MONEY WILL GROW TO:					
\$	62,409	\$ 59,286	\$ 56,313	\$ 53,724	\$ 53,403
\$	129,819	\$ 116,091	\$ 105,708	\$ 96,213	\$ 87,534
\$	270,078	\$ 228,366	\$ 198,432	\$ 172,305	\$ 149,517

Reduced Expense From 150 bp to 40bp	
↓	
AN INCREASE OF:	
\$	6,096
\$	24,111
\$	71,646