

Mutual Fund Illustrations

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|-------------------|------------------|-------------------|-----------------|--------------|------------------|---------------|-------------------|--------------|--------------------|--------------------|--------------------|--|
| Principle | \$10,000.00 | | | | | | | | | | | |
| Market Return | 7% | | | | | | | | | | | |
| "A" Share Expense | 1% | | | | | | | | | | | |
| "A" Share Fee | 4% | | | | | | | | | | | |
| "C" Share Expense | 1.75% | | | | | | | | | | | |
| 12B-1 Expense | 0.25% | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | "A" Shares | | | | | "C" Shares | | | | | |
| Year | Principle | Return | Expenses | 12B-1 | Principle | Return | Expenses | 12B-1 | A-Total | C-Total | No Expense | |
| 1 | \$9,600.00 | \$672.00 | \$102.72 | \$25.68 | \$10,000.00 | \$700.00 | \$187.25 | \$26.75 | \$10,143.60 | \$10,486.00 | \$10,700.00 | |
| 2 | \$10,143.60 | \$710.05 | \$108.54 | \$27.13 | \$10,486.00 | \$734.02 | \$196.35 | \$28.05 | \$10,717.98 | \$10,995.62 | \$11,449.00 | |
| 3 | \$10,717.98 | \$750.26 | \$114.68 | \$28.67 | \$10,995.62 | \$769.69 | \$205.89 | \$29.41 | \$11,324.89 | \$11,530.01 | \$12,250.43 | |
| 4 | \$11,324.89 | \$792.74 | \$121.18 | \$30.29 | \$11,530.01 | \$807.10 | \$215.90 | \$30.84 | \$11,966.16 | \$12,090.37 | \$13,107.96 | |
| 5 | \$11,966.16 | \$837.63 | \$128.04 | \$32.01 | \$12,090.37 | \$846.33 | \$226.39 | \$32.34 | \$12,643.74 | \$12,677.96 | \$14,025.52 | |
| 6 | \$12,643.74 | \$885.06 | \$135.29 | \$33.82 | \$12,677.96 | \$887.46 | \$237.39 | \$33.91 | \$13,359.69 | \$13,294.11 | \$15,007.30 | |
| 7 | \$13,359.69 | \$935.18 | \$142.95 | \$35.74 | \$13,294.11 | \$930.59 | \$248.93 | \$35.56 | \$14,116.19 | \$13,940.20 | \$16,057.81 | |
| 8 | \$14,116.19 | \$988.13 | \$151.04 | \$37.76 | \$13,940.20 | \$975.81 | \$261.03 | \$37.29 | \$14,915.52 | \$14,617.69 | \$17,181.86 | |
| 9 | \$14,915.52 | \$1,044.09 | \$159.60 | \$39.90 | \$14,617.69 | \$1,023.24 | \$273.72 | \$39.10 | \$15,760.11 | \$15,328.11 | \$18,384.59 | |
| 10 | \$15,760.11 | \$1,103.21 | \$168.63 | \$42.16 | \$15,328.11 | \$1,072.97 | \$287.02 | \$41.00 | \$16,652.52 | \$16,073.06 | \$19,671.51 | |
| 11 | \$16,652.52 | \$1,165.68 | \$178.18 | \$44.55 | \$16,073.06 | \$1,125.11 | \$300.97 | \$43.00 | \$17,595.47 | \$16,854.21 | \$21,048.52 | |
| 12 | \$17,595.47 | \$1,231.68 | \$188.27 | \$47.07 | \$16,854.21 | \$1,179.79 | \$315.60 | \$45.09 | \$18,591.82 | \$17,673.32 | \$22,521.92 | |
| 13 | \$18,591.82 | \$1,301.43 | \$198.93 | \$49.73 | \$17,673.32 | \$1,237.13 | \$330.93 | \$47.28 | \$19,644.58 | \$18,532.25 | \$24,098.45 | |
| 14 | \$19,644.58 | \$1,375.12 | \$210.20 | \$52.55 | \$18,532.25 | \$1,297.26 | \$347.02 | \$49.57 | \$20,756.95 | \$19,432.91 | \$25,785.34 | |
| 15 | \$20,756.95 | \$1,452.99 | \$222.10 | \$55.52 | \$19,432.91 | \$1,360.30 | \$363.88 | \$51.98 | \$21,932.31 | \$20,377.35 | \$27,590.32 | |
| 16 | \$21,932.31 | \$1,535.26 | \$234.68 | \$58.67 | \$20,377.35 | \$1,426.41 | \$381.57 | \$54.51 | \$23,174.23 | \$21,367.69 | \$29,521.64 | |
| 17 | \$23,174.23 | \$1,622.20 | \$247.96 | \$61.99 | \$21,367.69 | \$1,495.74 | \$400.11 | \$57.16 | \$24,486.47 | \$22,406.16 | \$31,588.15 | |
| 18 | \$24,486.47 | \$1,714.05 | \$262.01 | \$65.50 | \$22,406.16 | \$1,568.43 | \$419.56 | \$59.94 | \$25,873.02 | \$23,495.10 | \$33,799.32 | |
| 19 | \$25,873.02 | \$1,811.11 | \$276.84 | \$69.21 | \$23,495.10 | \$1,644.66 | \$439.95 | \$62.85 | \$27,338.08 | \$24,636.97 | \$36,165.28 | |
| 20 | \$27,338.08 | \$1,913.67 | \$292.52 | \$73.13 | \$24,636.97 | \$1,724.59 | \$461.33 | \$65.90 | \$28,886.10 | \$25,834.32 | \$38,696.84 | |