

Effect of Fees

| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|
| \$4,140,562 | \$4,430,402 | \$4,740,530 | \$5,072,367 | \$5,427,433 | \$5,807,353 | \$6,213,868 | \$6,648,838 | \$7,114,257 | \$7,612,255 | |
| \$3,726,868 | \$3,967,810 | \$4,224,329 | \$4,497,432 | \$4,788,191 | \$5,097,747 | \$5,427,317 | \$5,778,193 | \$6,151,753 | \$6,549,464 | 86% |
| \$3,535,087 | \$3,754,174 | \$3,986,839 | \$4,233,924 | \$4,496,321 | \$4,774,981 | \$5,070,910 | \$5,385,180 | \$5,718,926 | \$6,073,357 | 80% |
| \$3,352,729 | \$3,551,546 | \$3,762,152 | \$3,985,248 | \$4,221,573 | \$4,471,912 | \$4,737,097 | \$5,018,007 | \$5,315,574 | \$5,630,788 | 74% |