

	After .05% Annual Fee/Before 1.27% Fee				After .05% and 1.27% Fees			Amount Lost to Fees
	Monthly Total ROR	Net Monthly Total ROR	Beginning Monthly Balance	Ending Monthly Balance	Net Monthly Total ROR	Beginning Monthly Balance	Ending Monthly Balance	
Jan-03	-2.62%	-2.62%	\$833	\$811	-0.0273	\$833	\$811	-\$1
Feb-03	-1.50%	-1.50%	\$1,645	\$1,620	-0.0161	\$1,644	\$1,617	-\$3
Mar-03	0.97%	0.97%	\$2,453	\$2,477	0.0086	\$2,451	\$2,472	-\$5
Apr-03	8.24%	8.23%	\$3,310	\$3,583	0.0813	\$3,305	\$3,574	-\$9
May-03	5.27%	5.26%	\$4,416	\$4,649	0.0516	\$4,407	\$4,635	-\$14
Jun-03	1.28%	1.28%	\$5,482	\$5,552	0.0117	\$5,468	\$5,532	-\$20
Jul-03	1.76%	1.76%	\$6,385	\$6,498	0.0165	\$6,365	\$6,470	-\$27
Aug-03	1.95%	1.95%	\$7,331	\$7,474	0.0184	\$7,304	\$7,438	-\$36
Sep-03	-1.06%	-1.07%	\$8,307	\$8,219	-0.0117	\$8,271	\$8,175	-\$44
Oct-03	5.66%	5.65%	\$9,052	\$9,564	0.0555	\$9,008	\$9,508	-\$56
Nov-03	0.88%	0.88%	\$10,397	\$10,488	0.0077	\$10,341	\$10,420	-\$67
Dec-03	5.24%	5.24%	\$11,321	\$11,914	0.0513	\$11,254	\$11,832	-\$83
Jan-04	1.84%	1.83%	\$12,748	\$12,981	0.0173	\$12,665	\$12,883	-\$98
Feb-04	1.39%	1.39%	\$13,815	\$14,006	0.0128	\$13,717	\$13,892	-\$114
Mar-04	-1.51%	-1.51%	\$14,839	\$14,615	-0.0162	\$14,726	\$14,487	-\$128
Apr-04	-1.57%	-1.57%	\$15,448	\$15,205	-0.0168	\$15,321	\$15,063	-\$142
May-04	1.37%	1.37%	\$16,038	\$16,258	0.0126	\$15,897	\$16,097	-\$161
Jun-04	1.94%	1.94%	\$17,091	\$17,423	0.0183	\$16,930	\$17,241	-\$182
Jul-04	-3.31%	-3.31%	\$18,256	\$17,651	-0.0342	\$18,074	\$17,456	-\$195
Aug-04	0.40%	0.40%	\$18,484	\$18,558	0.0029	\$18,290	\$18,343	-\$215
Sep-04	1.08%	1.08%	\$19,391	\$19,600	0.0097	\$19,176	\$19,363	-\$237
Oct-04	1.53%	1.52%	\$20,434	\$20,745	0.0142	\$20,196	\$20,483	-\$262
Nov-04	4.05%	4.04%	\$21,578	\$22,451	0.0394	\$21,316	\$22,155	-\$296
Dec-04	3.40%	3.40%	\$23,284	\$24,075	0.0329	\$22,988	\$23,745	-\$330
Jan-05	-2.44%	-2.44%	\$24,909	\$24,301	-0.0255	\$24,579	\$23,953	-\$348
Feb-05	2.10%	2.10%	\$25,134	\$25,662	0.0199	\$24,786	\$25,280	-\$381
Mar-05	-1.77%	-1.78%	\$26,495	\$26,025	-0.0188	\$26,113	\$25,622	-\$402
Apr-05	-1.90%	-1.90%	\$26,858	\$26,347	-0.0201	\$26,456	\$25,924	-\$423
May-05	3.18%	3.18%	\$27,180	\$28,044	0.0307	\$26,757	\$27,579	-\$464
Jun-05	0.14%	0.14%	\$28,877	\$28,917	0.0003	\$28,413	\$28,422	-\$495
Jul-05	3.72%	3.71%	\$29,750	\$30,855	0.0361	\$29,255	\$30,311	-\$544
Aug-05	-0.91%	-0.92%	\$31,689	\$31,398	-0.0102	\$31,144	\$30,826	-\$572
Sep-05	0.81%	0.81%	\$32,232	\$32,491	0.0070	\$31,659	\$31,881	-\$611
Oct-05	-1.67%	-1.67%	\$33,325	\$32,768	-0.0178	\$32,714	\$32,133	-\$635
Nov-05	3.78%	3.78%	\$33,601	\$34,870	0.0367	\$32,966	\$34,177	-\$694
Dec-05	0.03%	0.03%	\$35,704	\$35,714	-0.0008	\$35,010	\$34,983	-\$731
Jan-06	2.65%	2.64%	\$36,548	\$37,514	0.0254	\$35,817	\$36,726	-\$788
Feb-06	0.27%	0.27%	\$38,347	\$38,450	0.0016	\$37,559	\$37,619	-\$830
Mar-06	1.25%	1.24%	\$39,283	\$39,770	0.0114	\$38,453	\$38,889	-\$881
Apr-06	1.34%	1.34%	\$40,604	\$41,147	0.0123	\$39,723	\$40,212	-\$935
May-06	-2.88%	-2.88%	\$41,981	\$40,771	-0.0299	\$41,046	\$39,819	-\$952
Jun-06	0.14%	0.13%	\$41,604	\$41,659	0.0003	\$40,653	\$40,663	-\$996
Jul-06	0.62%	0.61%	\$42,492	\$42,753	0.0051	\$41,497	\$41,707	-\$1,046
Aug-06	2.38%	2.38%	\$43,586	\$44,622	0.0227	\$42,540	\$43,506	-\$1,116
Sep-06	2.58%	2.57%	\$45,455	\$46,624	0.0247	\$44,339	\$45,433	-\$1,191
Oct-06	3.26%	3.25%	\$47,458	\$49,002	0.0315	\$46,266	\$47,723	-\$1,279
Nov-06	1.90%	1.90%	\$49,836	\$50,782	0.0179	\$48,557	\$49,427	-\$1,355
Dec-06	1.40%	1.40%	\$51,615	\$52,337	0.0129	\$50,260	\$50,910	-\$1,427
Jan-07	1.51%	1.51%	\$53,170	\$53,971	0.0140	\$51,743	\$52,468	-\$1,503
Feb-07	-1.96%	-1.96%	\$54,804	\$53,728	-0.0207	\$53,301	\$52,198	-\$1,530
Mar-07	1.12%	1.12%	\$54,561	\$55,170	0.0101	\$53,031	\$53,567	-\$1,603
Apr-07	4.43%	4.43%	\$56,003	\$58,482	0.0432	\$54,400	\$56,750	-\$1,732

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May-07	3.49%	3.49%	\$59,315	\$61,383	0.0338	\$57,583	\$59,530	-\$1,853
Jun-07	-1.66%	-1.66%	\$62,216	\$61,181	-0.0177	\$60,363	\$59,295	-\$1,886
Jul-07	-3.10%	-3.10%	\$62,014	\$60,089	-0.0321	\$60,128	\$58,198	-\$1,891
Aug-07	1.50%	1.50%	\$60,922	\$61,834	0.0139	\$59,031	\$59,852	-\$1,982
Sep-07	3.74%	3.74%	\$62,667	\$65,008	0.0363	\$60,685	\$62,888	-\$2,120
Oct-07	1.59%	1.59%	\$65,841	\$66,886	0.0148	\$63,721	\$64,664	-\$2,221
Nov-07	-4.18%	-4.18%	\$67,719	\$64,885	-0.0429	\$65,498	\$62,688	-\$2,198
Dec-07	-0.69%	-0.69%	\$65,719	\$65,263	-0.0080	\$63,521	\$63,013	-\$2,250
Jan-08	-6.00%	-6.00%	\$66,096	\$62,127	-0.0611	\$63,846	\$59,945	-\$2,182
Feb-08	-3.25%	-3.25%	\$62,961	\$60,912	-0.0336	\$60,779	\$58,737	-\$2,175
Mar-08	-0.43%	-0.43%	\$61,745	\$61,477	-0.0054	\$59,570	\$59,248	-\$2,229
Apr-08	4.87%	4.87%	\$62,311	\$65,342	0.0476	\$60,081	\$62,941	-\$2,401
May-08	1.30%	1.30%	\$66,176	\$67,033	0.0119	\$63,775	\$64,534	-\$2,500
Jun-08	-8.43%	-8.43%	\$67,867	\$62,143	-0.0854	\$65,367	\$59,785	-\$2,358
Jul-08	-0.84%	-0.84%	\$62,976	\$62,444	-0.0095	\$60,618	\$60,042	-\$2,402
Aug-08	1.45%	1.45%	\$63,278	\$64,193	0.0134	\$60,875	\$61,691	-\$2,501
Sep-08	-8.91%	-8.91%	\$65,026	\$59,229	-0.0902	\$62,524	\$56,885	-\$2,345
Oct-08	-16.80%	-16.80%	\$60,063	\$49,970	-0.1691	\$57,718	\$47,958	-\$2,012
Nov-08	-7.18%	-7.18%	\$50,803	\$47,153	-0.0729	\$48,791	\$45,234	-\$1,919
Dec-08	1.06%	1.06%	\$47,987	\$48,493	0.0095	\$46,068	\$46,505	-\$1,988
Jan-09	-8.43%	-8.43%	\$49,327	\$45,166	-0.0854	\$47,339	\$43,296	-\$1,870
Feb-09	-10.65%	-10.65%	\$46,000	\$41,099	-0.1076	\$44,129	\$39,381	-\$1,718
Mar-09	8.76%	8.76%	\$41,932	\$45,604	0.0865	\$40,214	\$43,693	-\$1,911
Apr-09	9.57%	9.57%	\$46,437	\$50,879	0.0946	\$44,526	\$48,738	-\$2,141
May-09	5.59%	5.59%	\$51,712	\$54,601	0.0548	\$49,572	\$52,288	-\$2,313
Jun-09	0.20%	0.20%	\$55,434	\$55,543	0.0009	\$53,122	\$53,169	-\$2,373
Jul-09	7.56%	7.56%	\$56,376	\$60,636	0.0745	\$54,003	\$58,026	-\$2,610
Aug-09	3.61%	3.61%	\$61,469	\$63,686	0.0350	\$58,859	\$60,919	-\$2,766
Sep-09	3.73%	3.73%	\$64,519	\$66,923	0.0362	\$61,753	\$63,988	-\$2,935
Oct-09	-1.86%	-1.86%	\$67,756	\$66,493	-0.0197	\$64,821	\$63,544	-\$2,949
Nov-09	6.00%	6.00%	\$67,326	\$71,363	0.0589	\$64,378	\$68,170	-\$3,193
Dec-09	1.93%	1.93%	\$72,197	\$73,588	0.0182	\$69,003	\$70,260	-\$3,328
Jan-10	-3.60%	-3.60%	\$74,422	\$71,739	-0.0371	\$71,094	\$68,456	-\$3,283
Feb-10	3.10%	3.09%	\$72,573	\$74,818	0.0299	\$69,289	\$71,360	-\$3,458
Mar-10	6.03%	6.03%	\$75,651	\$80,210	0.0592	\$72,193	\$76,467	-\$3,743
Apr-10	1.58%	1.58%	\$81,043	\$82,320	0.0147	\$77,300	\$78,436	-\$3,884
May-10	-7.99%	-7.99%	\$83,153	\$76,506	-0.0810	\$79,270	\$72,849	-\$3,657
Jun-10	-5.23%	-5.23%	\$77,339	\$73,291	-0.0534	\$73,682	\$69,747	-\$3,544
Jul-10	7.01%	7.01%	\$74,125	\$79,318	0.0690	\$70,581	\$75,451	-\$3,867
Aug-10	-4.51%	-4.51%	\$80,151	\$76,533	-0.0462	\$76,284	\$72,760	-\$3,773
Sep-10	8.92%	8.92%	\$77,366	\$84,264	0.0881	\$73,593	\$80,077	-\$4,187
Oct-10	3.81%	3.81%	\$85,097	\$88,336	0.0370	\$80,910	\$83,904	-\$4,432
Nov-10	0.01%	0.01%	\$89,169	\$89,175	-0.0010	\$84,737	\$84,652	-\$4,522
Dec-10	6.68%	6.68%	\$90,008	\$96,017	0.0657	\$85,486	\$91,102	-\$4,915
Jan-11	2.37%	2.37%	\$96,850	\$99,141	0.0226	\$91,935	\$94,013	-\$5,128
Feb-11	3.42%	3.42%	\$99,975	\$103,390	0.0331	\$94,847	\$97,986	-\$5,404
Mar-11	0.04%	0.04%	\$104,223	\$104,260	-0.0007	\$98,819	\$98,750	-\$5,510
Apr-11	2.96%	2.96%	\$105,094	\$108,200	0.0285	\$99,583	\$102,422	-\$5,778
May-11	-1.13%	-1.13%	\$109,033	\$107,797	-0.0124	\$103,255	\$101,975	-\$5,822
Jun-11	-1.67%	-1.67%	\$108,630	\$106,811	-0.0178	\$102,808	\$100,978	-\$5,834
Jul-11	-2.03%	-2.03%	\$107,645	\$105,455	-0.0214	\$101,811	\$99,633	-\$5,823
Aug-11	-5.43%	-5.43%	\$106,288	\$100,513	-0.0554	\$100,466	\$94,900	-\$5,613

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Sep-11	-7.03%	-7.03%	\$101,346	\$94,217	-0.0714	\$95,733	\$88,898	-\$5,319
Oct-11	10.93%	10.93%	\$95,050	\$105,435	0.1082	\$89,731	\$99,440	-\$5,995
Nov-11	-0.22%	-0.22%	\$106,269	\$106,031	-0.0033	\$100,274	\$99,943	-\$6,088
Dec-11	1.02%	1.02%	\$106,864	\$107,949	0.0091	\$100,776	\$101,693	-\$6,256
Jan-12	4.48%	4.48%	\$108,783	\$113,653	0.0437	\$102,526	\$107,008	-\$6,645
Feb-12	4.32%	4.32%	\$114,487	\$119,432	0.0421	\$107,842	\$112,386	-\$7,046
Mar-12	3.29%	3.29%	\$120,266	\$124,218	0.0318	\$113,220	\$116,821	-\$7,398
Apr-12	-0.63%	-0.63%	\$125,052	\$124,259	-0.0074	\$117,654	\$116,784	-\$7,475
May-12	-6.01%	-6.01%	\$125,092	\$117,569	-0.0612	\$117,617	\$110,419	-\$7,150
Jun-12	4.12%	4.12%	\$118,402	\$123,275	0.0401	\$111,252	\$115,713	-\$7,562
Jul-12	1.39%	1.39%	\$124,109	\$125,829	0.0128	\$116,547	\$118,038	-\$7,790
Aug-12	2.25%	2.25%	\$126,662	\$129,507	0.0214	\$118,872	\$121,416	-\$8,091
Sep-12	2.58%	2.58%	\$130,340	\$133,703	0.0247	\$122,249	\$125,274	-\$8,429
Oct-12	-1.85%	-1.85%	\$134,536	\$132,046	-0.0196	\$126,107	\$123,640	-\$8,407
Nov-12	0.58%	0.58%	\$132,880	\$133,645	0.0047	\$124,473	\$125,058	-\$8,587
Dec-12	0.91%	0.91%	\$134,478	\$135,696	0.0080	\$125,891	\$126,898	-\$8,798