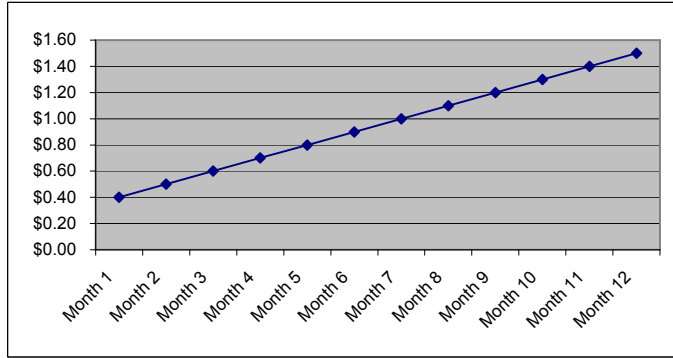
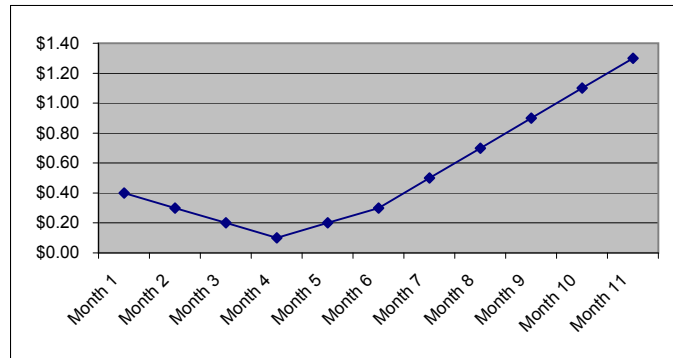


Dollar Cost Averaging

Case #1	Price	Invest	Units
Month 1	\$0.40	\$100.00	250.00
Month 2	\$0.50	\$100.00	200.00
Month 3	\$0.60	\$100.00	166.67
Month 4	\$0.70	\$100.00	142.86
Month 5	\$0.80	\$100.00	125.00
Month 6	\$0.90	\$100.00	111.11
Month 7	\$1.00	\$100.00	100.00
Month 8	\$1.10	\$100.00	90.91
Month 9	\$1.20	\$100.00	83.33
Month 10	\$1.30	\$100.00	76.92
Month 11	\$1.40	\$100.00	71.43
Month 12	\$1.50	\$100.00	66.67
Units			1,484.90
Final Value			\$2,227.34
You Earn			\$1,027.34



Case #2	Price	Invest	Units
Month 1	\$0.40	\$100.00	250.00
Month 2	\$0.30	\$100.00	333.33
Month 3	\$0.20	\$100.00	500.00
Month 4	\$0.10	\$100.00	1,000.00
Month 5	\$0.20	\$100.00	500.00
Month 6	\$0.30	\$100.00	333.33
Month 7	\$0.50	\$100.00	200.00
Month 8	\$0.70	\$100.00	142.86
Month 9	\$0.90	\$100.00	111.11
Month 10	\$1.10	\$100.00	90.91
Month 11	\$1.30	\$100.00	76.92
Month 12	\$1.50	\$100.00	66.67
Units			3,605.13
Final Value			\$5,407.70
You Earn			\$4,207.70



Case #3	Price	Invest	Units
Month 1	\$0.40	\$100.00	250.00
Month 2	\$0.30	\$100.00	333.33
Month 3	\$0.50	\$100.00	200.00
Month 4	\$0.10	\$100.00	1,000.00
Month 5	\$0.40	\$100.00	250.00
Month 6	\$0.30	\$100.00	333.33
Month 7	\$0.50	\$100.00	200.00
Month 8	\$0.60	\$100.00	166.67
Month 9	\$0.40	\$100.00	250.00
Month 10	\$0.70	\$100.00	142.86
Month 11	\$0.80	\$100.00	125.00
Month 12	\$1.50	\$100.00	66.67
Units			3,317.86
Final Value			\$4,976.79
You Earn			\$3,776.79

