

TABLE 1

|                                  | Portfolio 1  | Portfolio 2 |
|----------------------------------|--------------|-------------|
| Arithmetic Average Annual Return | 13.66%       | 13.66%      |
| Low Return/Year                  | -27.88%/2002 | 13.66%      |
| High Return/Year                 | 41.16%/1991  | 13.66%      |
| Volatility (Std. Dev.)           | 18.51%       | 0%          |
| Geometric Average Annual Return  | 11.54%       | 13.66%      |
| 20th Year Wealth                 | \$4,449,849  | \$6,472,120 |