



Rather than a long discourse on the importance of time and maximizing return, look at this simple table showing how a single \$100,000 investment grows at different rates of return over various time frames. It demonstrates the importance of what may seem otherwise small increments of return, particularly over long periods of time. And while 33 years may seem a long time, consider that your funds need to last your life span, so that's the proper time frame to consider.

The importance of small amounts of return is the foundation of UI's low cost approach. Contact us to learn more.

**Initial Investment: \$100,000**

Annual Return	ENDING VALUE AFTER:										
	3 Years	6 Years	9 Years	12 Years	15 Years	18 Years	21 Years	24 Years	27 Years	30 Years	33 Years
4.5%	\$114,100	\$130,200	\$148,600	\$169,600	\$193,500	\$220,800	\$252,000	\$287,600	\$328,200	\$374,500	\$427,400
5.0%	\$115,800	\$134,000	\$155,100	\$179,600	\$207,900	\$240,700	\$278,600	\$322,500	\$373,300	\$432,200	\$500,300
5.5%	\$117,400	\$137,900	\$161,900	\$190,100	\$223,200	\$262,100	\$307,800	\$361,500	\$424,400	\$498,400	\$585,200
6.0%	\$119,100	\$141,900	\$168,900	\$201,200	\$239,700	\$285,400	\$340,000	\$404,900	\$482,200	\$574,300	\$684,100
6.5%	\$120,800	\$145,900	\$176,300	\$212,900	\$257,200	\$310,700	\$375,300	\$453,300	\$547,600	\$661,400	\$799,000
7.0%	\$122,500	\$150,100	\$183,800	\$225,200	\$275,900	\$338,000	\$414,100	\$507,200	\$621,400	\$761,200	\$932,500
7.5%	\$124,200	\$154,300	\$191,700	\$238,200	\$295,900	\$367,600	\$456,600	\$567,300	\$704,700	\$875,500	\$1,087,600
8.0%	\$126,000	\$158,700	\$199,900	\$251,800	\$317,200	\$399,600	\$503,400	\$634,100	\$798,800	\$1,006,300	\$1,267,600
8.5%	\$127,700	\$163,100	\$208,400	\$266,200	\$340,000	\$434,200	\$554,700	\$708,500	\$904,900	\$1,155,800	\$1,476,300
9.0%	\$129,500	\$167,700	\$217,200	\$281,300	\$364,200	\$471,700	\$610,900	\$791,100	\$1,024,500	\$1,326,800	\$1,718,200
9.5%	\$131,300	\$172,400	\$226,300	\$297,100	\$390,100	\$512,200	\$672,500	\$883,000	\$1,159,300	\$1,522,000	\$1,998,300
10.0%	\$133,100	\$177,200	\$235,800	\$313,800	\$417,700	\$556,000	\$740,000	\$985,000	\$1,311,000	\$1,744,900	\$2,322,500

Returns reinvested; no taxes