

ROBO					
Year	Initial Balance	Growth	Expense Ratio	Fees Paid	End of Year
1	\$10,000	10%	0.95%	\$95.00	\$10,895.50
2	\$10,895.50	10%	0.95%	\$103.51	\$11,871.19
3	\$11,871.19	10%	0.95%	\$112.78	\$12,934.26
4	\$12,934.26	10%	0.95%	\$122.88	\$14,092.52
5	\$14,092.52	10%	0.95%	\$133.88	\$15,354.51
6	\$15,354.51	10%	0.95%	\$145.87	\$16,729.50
7	\$16,729.50	10%	0.95%	\$158.93	\$18,227.63
8	\$18,227.63	10%	0.95%	\$173.16	\$19,859.91
9	\$19,859.91	10%	0.95%	\$188.67	\$21,638.37
10	\$21,638.37	10%	0.95%	\$205.56	\$23,576.08
11	\$23,576.08	10%	0.95%	\$223.97	\$25,687.32
12	\$25,687.32	10%	0.95%	\$244.03	\$27,987.62
13	\$27,987.62	10%	0.95%	\$265.88	\$30,493.91
14	\$30,493.91	10%	0.95%	\$289.69	\$33,224.64
15	\$33,224.64	10%	0.95%	\$315.63	\$36,199.91
16	\$36,199.91	10%	0.95%	\$343.90	\$39,441.61
17	\$39,441.61	10%	0.95%	\$374.70	\$42,973.61
18	\$42,973.61	10%	0.95%	\$408.25	\$46,821.89
19	\$46,821.89	10%	0.95%	\$444.81	\$51,014.79
20	\$51,014.79	10%	0.95%	\$484.64	\$55,583.17

BTOZ					
Year	Initial Balance	Growth	Expense Ratio	Fees Paid	End of Year
1	\$10,000	10%	0.68%	\$68.00	\$10,925.20
2	\$10,925.20	10%	0.68%	\$74.29	\$11,936.00
3	\$11,936.00	10%	0.68%	\$81.16	\$13,040.32
4	\$13,040.32	10%	0.68%	\$88.67	\$14,246.81
5	\$14,246.81	10%	0.68%	\$96.88	\$15,564.92
6	\$15,564.92	10%	0.68%	\$105.84	\$17,004.99
7	\$17,004.99	10%	0.68%	\$115.63	\$18,578.29
8	\$18,578.29	10%	0.68%	\$126.33	\$20,297.16
9	\$20,297.16	10%	0.68%	\$138.02	\$22,175.05
10	\$22,175.05	10%	0.68%	\$150.79	\$24,226.68
11	\$24,226.68	10%	0.68%	\$164.74	\$26,468.14
12	\$26,468.14	10%	0.68%	\$179.98	\$28,916.97
13	\$28,916.97	10%	0.68%	\$196.64	\$31,592.37
14	\$31,592.37	10%	0.68%	\$214.83	\$34,515.29
15	\$34,515.29	10%	0.68%	\$234.70	\$37,708.65
16	\$37,708.65	10%	0.68%	\$256.42	\$41,197.45
17	\$41,197.45	10%	0.68%	\$280.14	\$45,009.04
18	\$45,009.04	10%	0.68%	\$306.06	\$49,173.27
19	\$49,173.27	10%	0.68%	\$334.38	\$53,722.79
20	\$53,722.79	10%	0.68%	\$365.31	\$58,693.22

IRBO					
Year	Initial Balance	Growth	Expense Ratio	Fees Paid	End of Year
1	\$10,000	10%	0.47%	\$47.00	\$10,948.30
2	\$10,948.30	10%	0.47%	\$51.46	\$11,986.53
3	\$11,986.53	10%	0.47%	\$56.34	\$13,123.21
4	\$13,123.21	10%	0.47%	\$61.68	\$14,367.68
5	\$14,367.68	10%	0.47%	\$67.53	\$15,730.17
6	\$15,730.17	10%	0.47%	\$73.93	\$17,221.86
7	\$17,221.86	10%	0.47%	\$80.94	\$18,855.01
8	\$18,855.01	10%	0.47%	\$88.62	\$20,643.03
9	\$20,643.03	10%	0.47%	\$97.02	\$22,600.61
10	\$22,600.61	10%	0.47%	\$106.22	\$24,743.83
11	\$24,743.83	10%	0.47%	\$116.30	\$27,090.29
12	\$27,090.29	10%	0.47%	\$127.32	\$29,659.26
13	\$29,659.26	10%	0.47%	\$139.40	\$32,471.84
14	\$32,471.84	10%	0.47%	\$152.62	\$35,551.15
15	\$35,551.15	10%	0.47%	\$167.09	\$38,922.47
16	\$38,922.47	10%	0.47%	\$182.94	\$42,613.48
17	\$42,613.48	10%	0.47%	\$200.28	\$46,654.52
18	\$46,654.52	10%	0.47%	\$219.28	\$51,078.77
19	\$51,078.77	10%	0.47%	\$240.07	\$55,922.57
20	\$55,922.57	10%	0.47%	\$262.84	\$61,225.70

ROBT					
Year	Initial Balance	Growth	Expense Ratio	Fees Paid	End of Year
1	\$10,000	10%	0.65%	\$65.00	\$10,928.50
2	\$10,928.50	10%	0.65%	\$71.04	\$11,943.21
3	\$11,943.21	10%	0.65%	\$77.63	\$13,052.14
4	\$13,052.14	10%	0.65%	\$84.84	\$14,264.03
5	\$14,264.03	10%	0.65%	\$92.72	\$15,588.44
6	\$15,588.44	10%	0.65%	\$101.32	\$17,035.83
7	\$17,035.83	10%	0.65%	\$110.73	\$18,617.61
8	\$18,617.61	10%	0.65%	\$121.01	\$20,346.25
9	\$20,346.25	10%	0.65%	\$132.25	\$22,235.40
10	\$22,235.40	10%	0.65%	\$144.53	\$24,299.96
11	\$24,299.96	10%	0.65%	\$157.95	\$26,556.21
12	\$26,556.21	10%	0.65%	\$172.62	\$29,021.96
13	\$29,021.96	10%	0.65%	\$188.64	\$31,716.64
14	\$31,716.64	10%	0.65%	\$206.16	\$34,661.54
15	\$34,661.54	10%	0.65%	\$225.30	\$37,879.86
16	\$37,879.86	10%	0.65%	\$246.22	\$41,397.00
17	\$41,397.00	10%	0.65%	\$269.08	\$45,240.72
18	\$45,240.72	10%	0.65%	\$294.06	\$49,441.32
19	\$49,441.32	10%	0.65%	\$321.37	\$54,031.94
20	\$54,031.94	10%	0.65%	\$351.21	\$59,048.81