



Turning spending habits into saving habits.

31p1 Performance - 15 year data analysis

Assumptions: \$100,000 Employee's Annual Salary 3% Annual Salary Increase										
6% Employee's Contribution 3% Employer Contribution										
Year	Beginning Balance	Employee Contribution	Employer Contribution	Total Contribution per Year	Ending Balance	Actual Avg. Gold Price per oz.	*Price per 5 Gram Bullion	# of 5 Gram Bullions Purchased per Year	Oz. purchased per Year	Account Balance
2000	\$0	\$6,000	\$3,000	\$9,000	\$9,000	279.11	\$51.69	174.10	27.99	\$7,813
2001	\$9,000	\$6,180	\$3,090	\$9,270	\$18,270	271.04	\$50.20	184.66	29.69	\$15,633
2002	\$18,270	\$6,365	\$3,183	\$9,548	\$27,818	309.73	\$57.36	166.45	26.76	\$26,153
2003	\$27,818	\$6,556	\$3,278	\$9,835	\$37,653	363.38	\$67.30	146.13	23.49	\$39,220
2004	\$37,653	\$6,753	\$3,377	\$10,130	\$47,782	409.72	\$75.88	133.49	21.46	\$53,015
2005	\$47,782	\$6,956	\$3,478	\$10,433	\$58,216	444.74	\$82.37	126.67	20.36	\$66,603
2006	\$58,216	\$7,164	\$3,582	\$10,746	\$68,962	603.46	\$111.77	96.15	15.46	\$99,701
2007	\$68,962	\$7,379	\$3,690	\$11,069	\$80,031	695.39	\$128.79	85.94	13.82	\$124,498
2008	\$80,031	\$7,601	\$3,800	\$11,401	\$91,432	871.96	\$161.49	70.60	11.35	\$166,007
2009	\$91,432	\$7,829	\$3,914	\$11,743	\$103,175	972.35	\$180.09	65.21	10.48	\$195,313
2010	\$103,175	\$8,063	\$4,032	\$12,095	\$115,270	1,224.53	\$226.79	53.33	8.57	\$256,467
2011	\$115,270	\$8,305	\$4,153	\$12,458	\$127,728	1,571.52	\$291.06	42.80	6.88	\$339,955
2012	\$127,728	\$8,555	\$4,277	\$12,832	\$140,560	1,668.98	\$309.11	41.51	6.67	\$372,177
2013	\$140,560	\$8,811	\$4,406	\$13,217	\$153,777	1,411.23	\$261.37	50.57	8.13	\$326,172
2014	\$153,777	\$9,076	\$4,538	\$13,613	\$167,390	1,266.40	\$234.55	58.04	9.33	\$304,515
		\$111,593	\$55,797	\$167,390				1,495.65	240.46	\$304,515

Past performance is not necessarily indicative of future results.

* The 5 gram bullion price is calculated each year based on actual spot price of gold for that year times the current multiplier.

401k Performance - 15 year data analysis

<u>Assumptions:</u>		Year	Beginning Balance	Employee Contribution	Employer Contribution	Total Contribution per Year	Total Account Value
\$100,000	Employee Annual Salary	2000	\$100,000	\$6,000	\$3,000	\$9,000	\$9,298
		2001	\$103,000	\$6,180	\$3,090	\$9,270	\$19,448
		2002	\$106,090	\$6,365	\$3,183	\$9,548	\$30,512
		2003	\$109,273	\$6,556	\$3,278	\$9,835	\$42,554
		2004	\$112,551	\$6,753	\$3,377	\$10,130	\$55,644
		2005	\$115,927	\$6,956	\$3,478	\$10,433	\$69,854
		2006	\$119,405	\$7,164	\$3,582	\$10,746	\$85,265
		2007	\$122,987	\$7,379	\$3,690	\$11,069	\$101,959
		2008	\$126,677	\$7,601	\$3,800	\$11,401	\$120,026
		2009	\$130,477	\$7,829	\$3,914	\$11,743	\$139,561
		2010	\$134,392	\$8,063	\$4,032	\$12,095	\$160,664
		2011	\$138,423	\$8,305	\$4,153	\$12,458	\$183,444
		2012	\$142,576	\$8,555	\$4,277	\$12,832	\$208,015
		2013	\$146,853	\$8,811	\$4,406	\$13,217	\$234,500
		2014	\$151,259	\$9,076	\$4,538	\$13,613	\$263,027
			\$111,593	\$55,797	\$167,390	\$263,027	