

Interest Only Bearing Investment Chart (IOB)					
		1st 4-month Return	2nd 4-month Return	3rd 4-month Return	12-month Opt Out
	Total % Earned Over Time	10%	10%	15%	
				Decision Period	
	Dollar Invested			Continue with Paid Interest	Original Amount Returned
1	\$1,000	\$100	\$100	\$150	\$1,000
2	\$2,000	\$200	\$200	\$300	\$2,000
3	\$3,000	\$300	\$300	\$450	\$3,000
4	\$4,000	\$400	\$400	\$600	\$4,000
5	\$5,000	\$500	\$500	\$750	\$5,000
6	\$6,000	\$600	\$600	\$900	\$6,000
7	\$7,000	\$700	\$700	\$1,050	\$7,000
8	\$8,000	\$800	\$800	\$1,200	\$8,000
9	\$9,000	\$900	\$900	\$1,350	\$9,000
10	\$10,000	\$1,000	\$1,000	\$1,500	\$10,000
11	\$11,000	\$1,100	\$1,100	\$1,650	\$11,000
12	\$12,000	\$1,200	\$1,200	\$1,800	\$12,000
13	\$13,000	\$1,300	\$1,300	\$1,950	\$13,000
14	\$14,000	\$1,400	\$1,400	\$2,100	\$14,000
15	\$15,000	\$1,500	\$1,500	\$2,250	\$15,000
16	\$16,000	\$1,600	\$1,600	\$2,400	\$16,000
17	\$17,000	\$1,700	\$1,700	\$2,550	\$17,000
18	\$18,000	\$1,800	\$1,800	\$2,700	\$18,000
19	\$19,000	\$1,900	\$1,900	\$2,850	\$19,000
20	\$20,000	\$2,000	\$2,000	\$3,000	\$20,000
21	\$25,000	\$2,500	\$2,500	\$3,750	\$25,000
22	\$30,000	\$3,000	\$3,000	\$4,500	\$30,000
23	\$35,000	\$3,500	\$3,500	\$5,250	\$35,000
24	\$40,000	\$4,000	\$4,000	\$6,000	\$40,000
25	\$45,000	\$4,500	\$4,500	\$6,750	\$45,000
26	\$50,000	\$5,000	\$5,000	\$7,500	\$50,000