

FIG. 1A

TRADITIONAL INVESTING

LOCKED

CAPITAL APPRECIATION AND DIVIDENDS
TRADE AS ONE

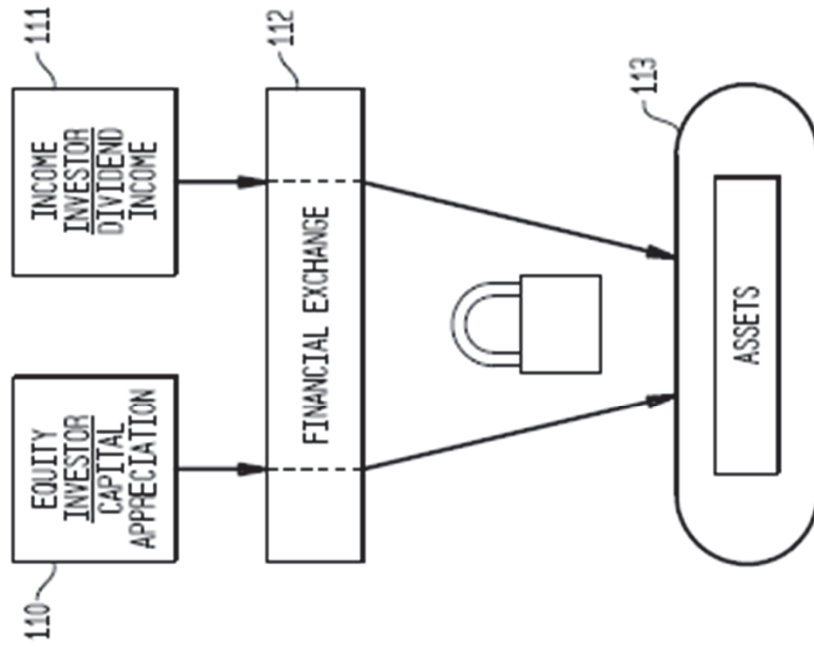


FIG. 1B

INVESTING IN ACCORDANCE WITH PRESENT INVENTION

UNLOCKED

CAPITAL APPRECIATION AND DIVIDENDS
TRADE SEPARATELY

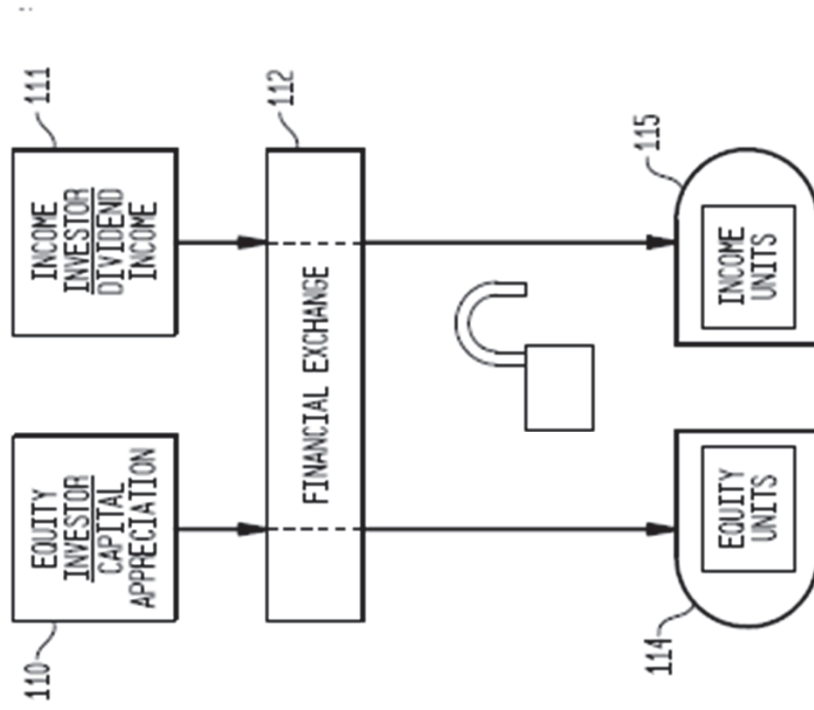


FIG. 2

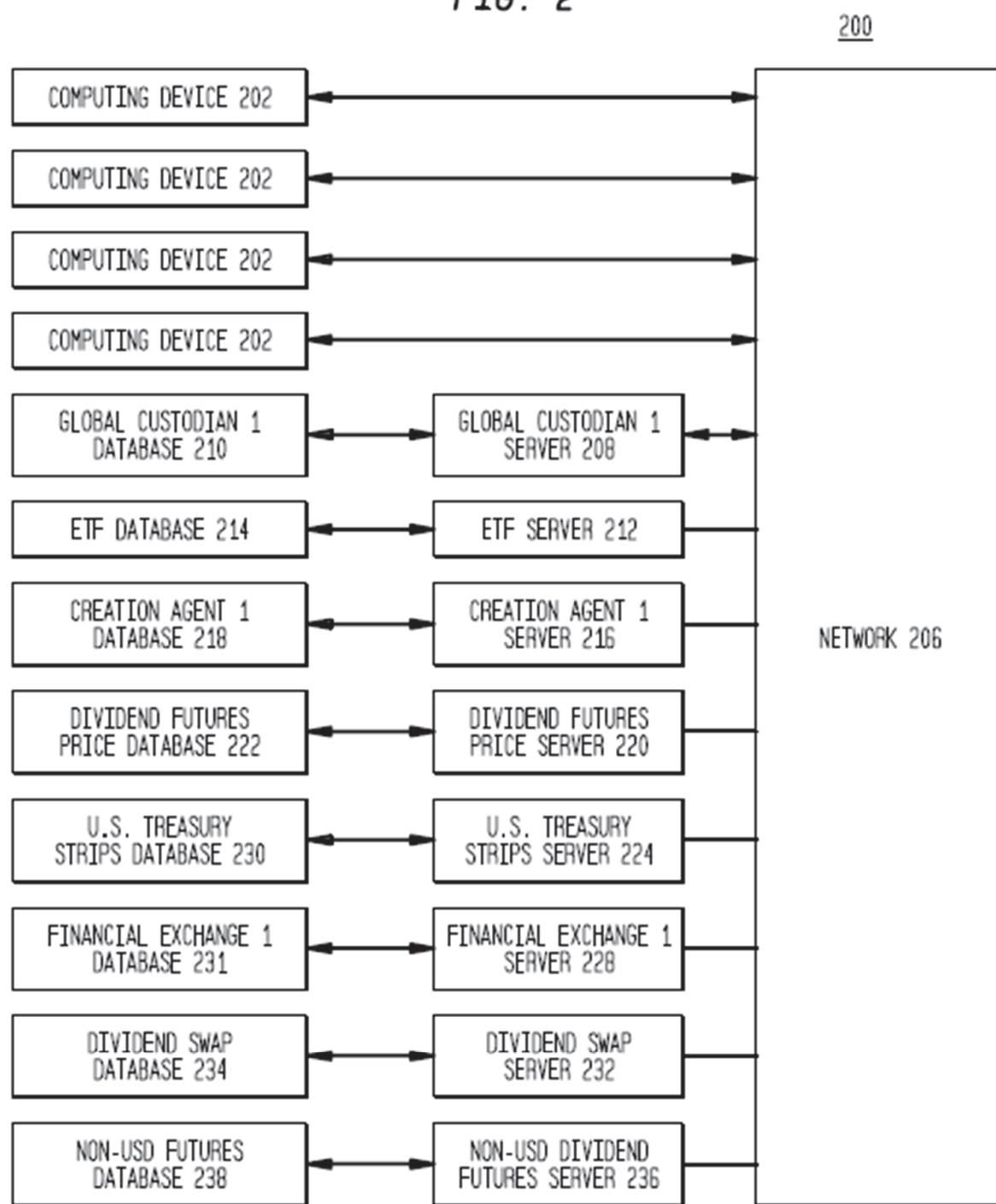


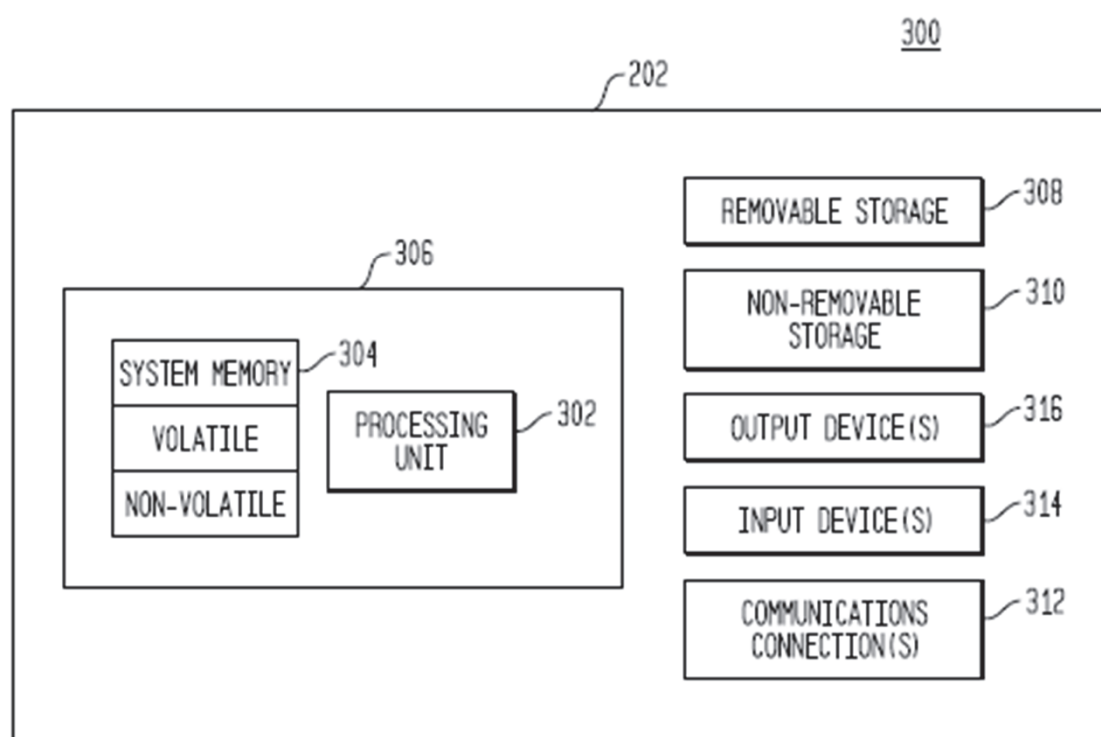
FIG. 3

FIG. 4A

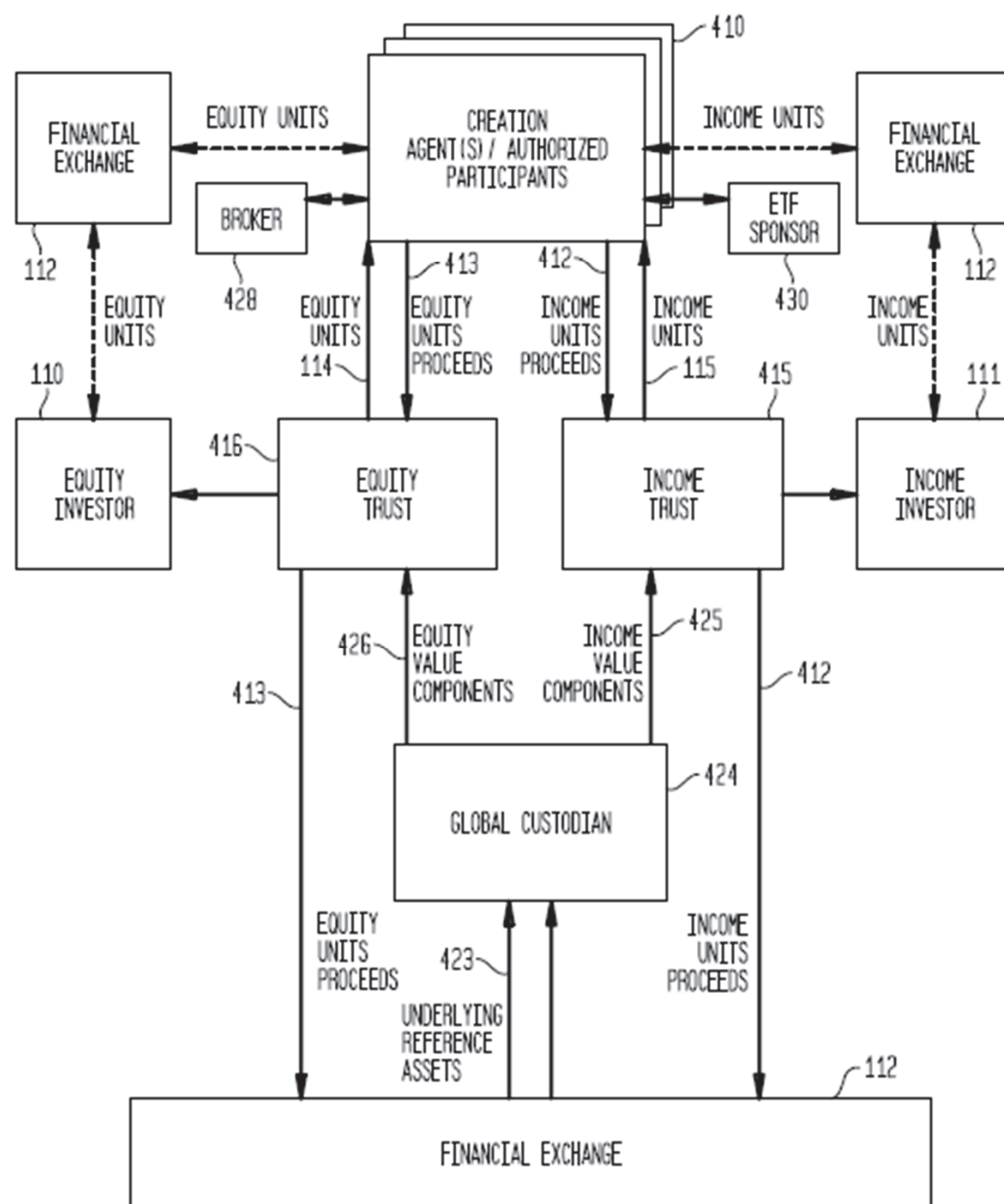


FIG. 4B

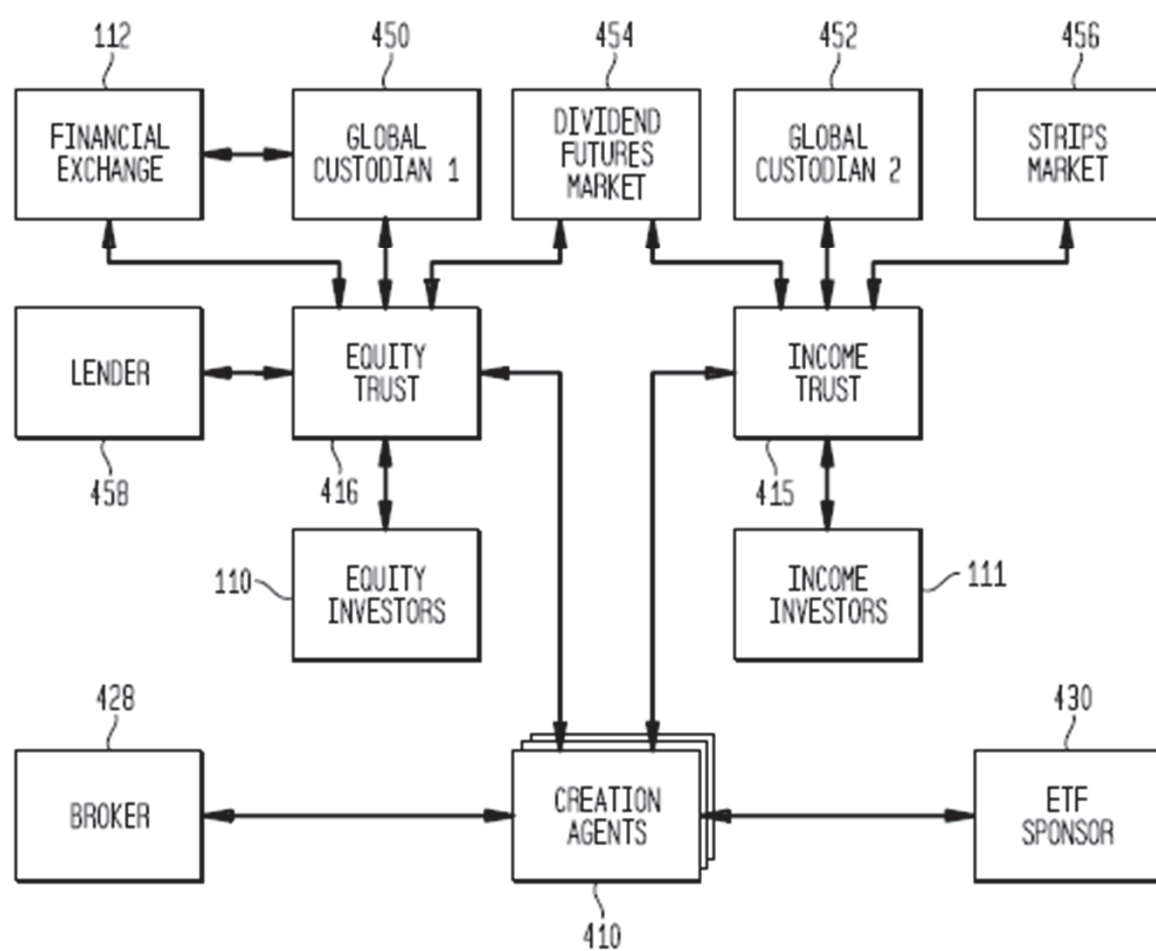


FIG. 5

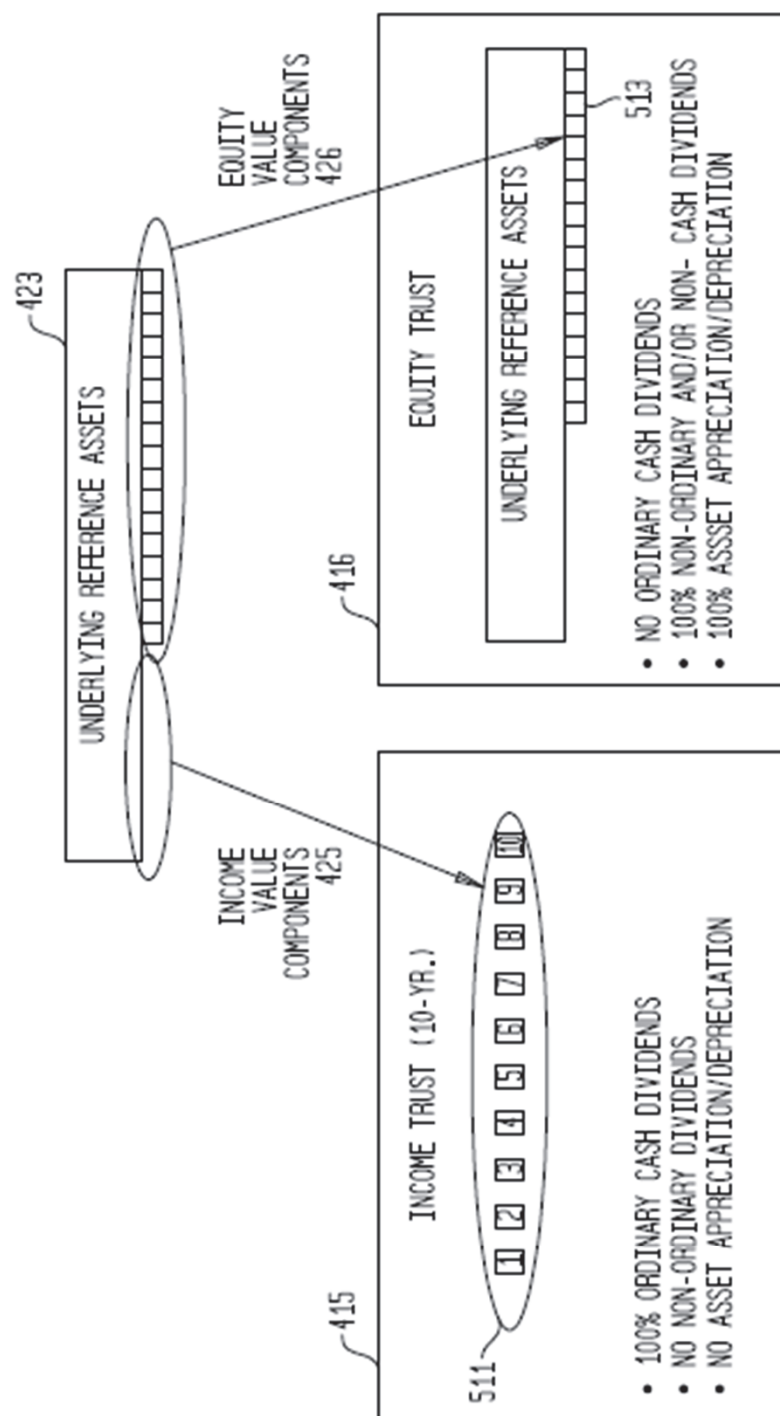


FIG. 6A

TARGET DIVIDEND INCOME AND CAPITAL LEVERAGE
VARIOUS INCOME UNIT AND EQUITY UNIT PORTFOLIOS

600

	ALL GROWTH 617	MARKET PORTFOLIO 610					ALL INCOME 618
TOTAL INVESTMENT	\$100	\$100	\$100	\$100	\$100	\$100	\$100
\$ EQUITY UNITS	\$100	\$80	\$60	\$40	\$20	\$0	\$0
\$ INCOME UNITS	\$0	\$20	\$40	\$60	\$80	\$100	\$100
INCOME (%)	0%	2%	4%	6%	8%	10%	10%
INCOME LEVERAGE	0%	100%	200%	300%	400%	500%	500%
GROWTH LEVERAGE	125%	100%	75%	50%	25%	0%	0%

615

MARKET PORTFOLIO ASSUMPTIONS 611

\$100 TOTAL INVESTMENT
2% INDEX DIVIDEND YIELD
\$20 INCOME UNITS PRESENT VALUE (10-YEAR MATURITY)
\$80 EQUITY UNITS PRESENT VALUE

FIG. 6B

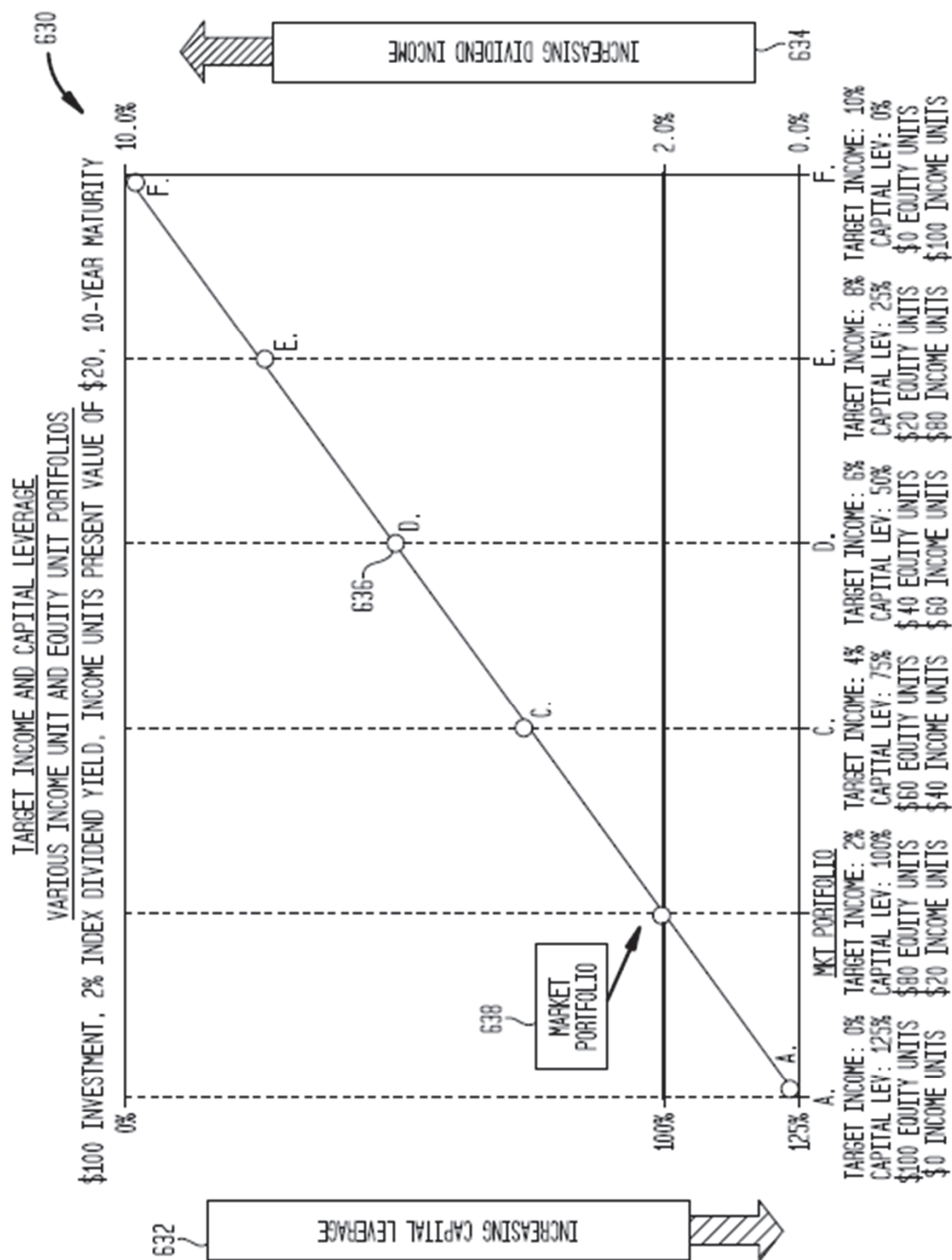


FIG. 7

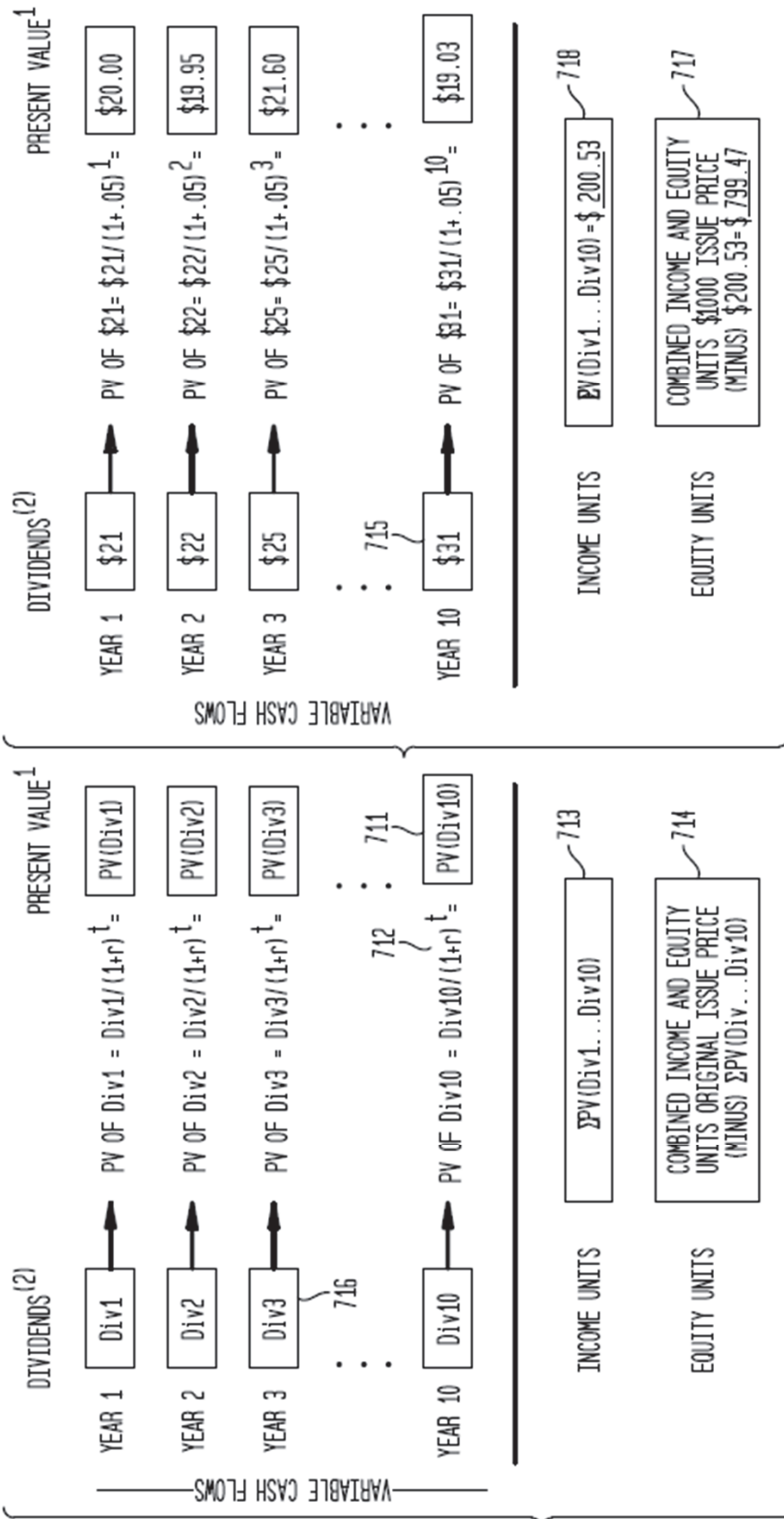
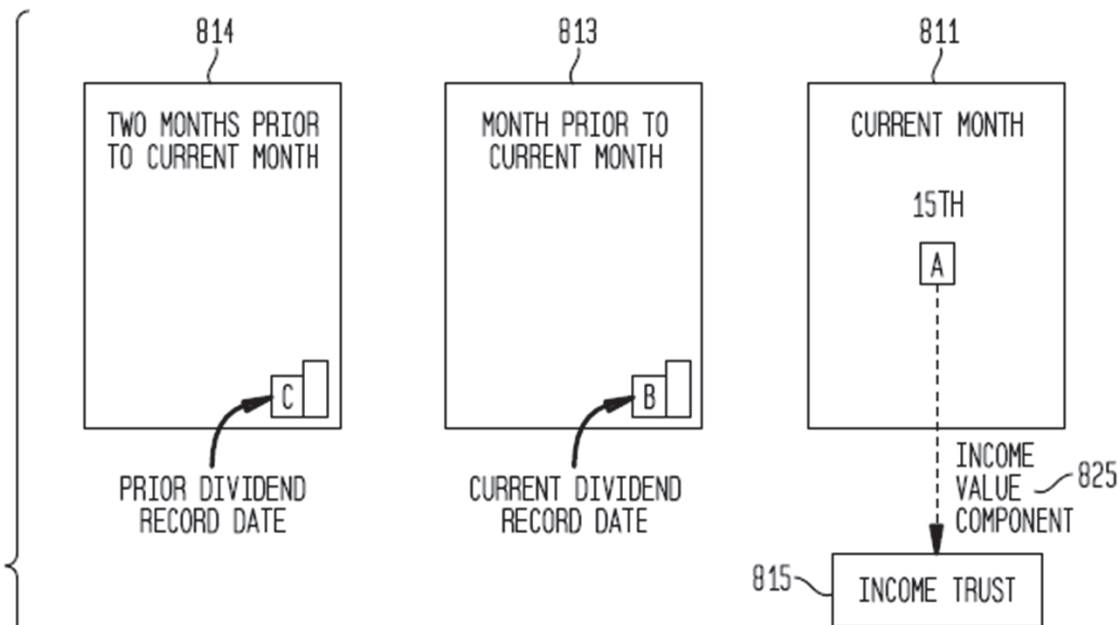


FIG. 8DIVIDEND RECORD AND PAYMENT DATE ALGORITHM

DIVIDEND PAYMENT DATE (A):
15TH DAY OF CURRENT CALENDAR MONTH (X) TO INCOME TRUST

DIVIDEND RECORD DATE (B):
PAYMENT MADE TO HOLDERS OF RECORD 2ND TO LAST NEW YORK
BUSINESS DAY (B) OF PREVIOUS MONTH(Y)

DIVIDEND PAYMENTS:
 ACTUAL AMOUNT OF DIVIDENDS PAID BY THE UNDERLYING REFERENCE
 ASSETS WILL BE FROM BUT EXCLUDING THE PRIOR DIVIDEND RECORD
DATE(C) TO AND INCLUDING THE CURRENT DIVIDEND RECORD DATE (B)

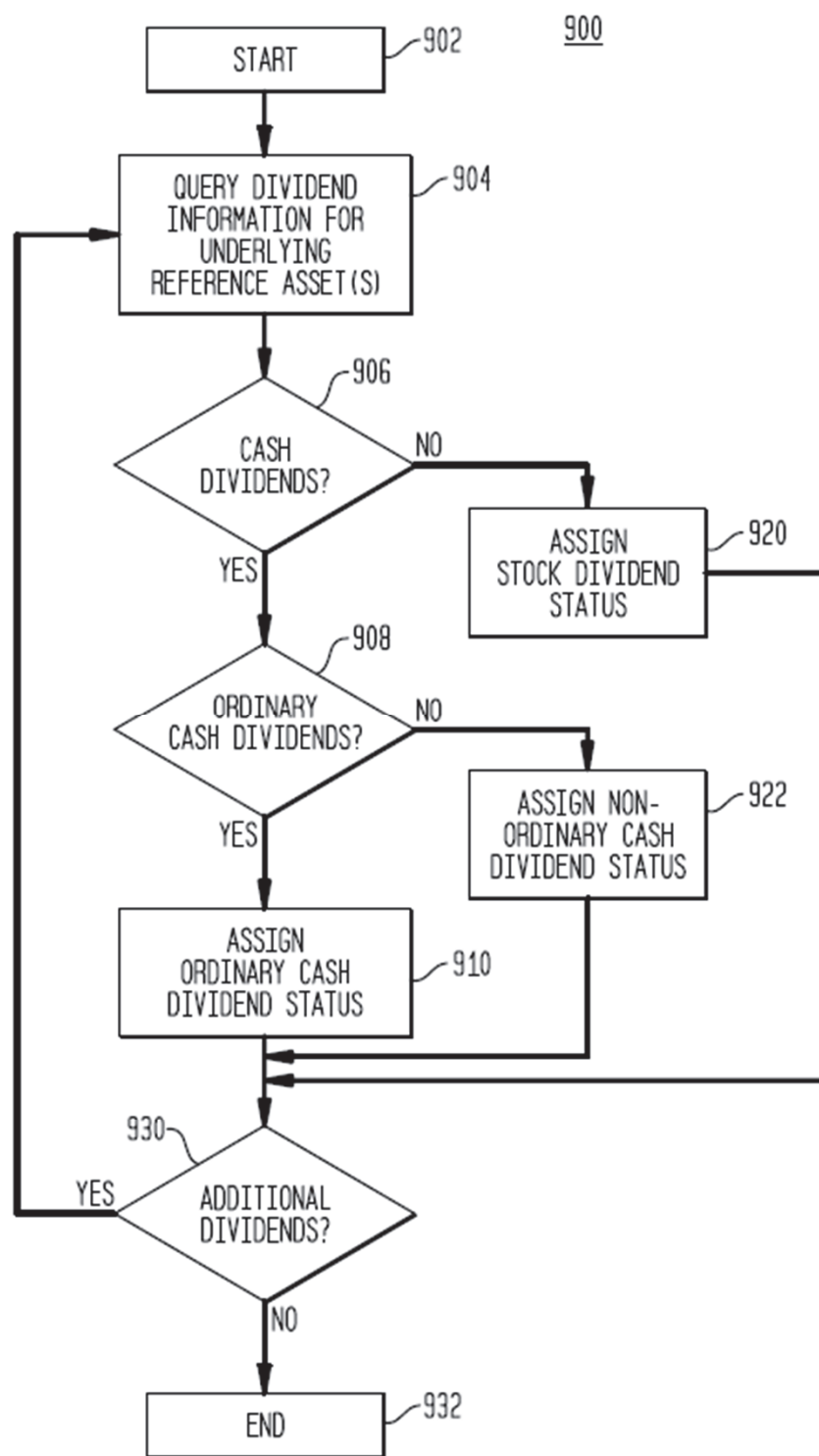
FIG. 9

FIG. 10

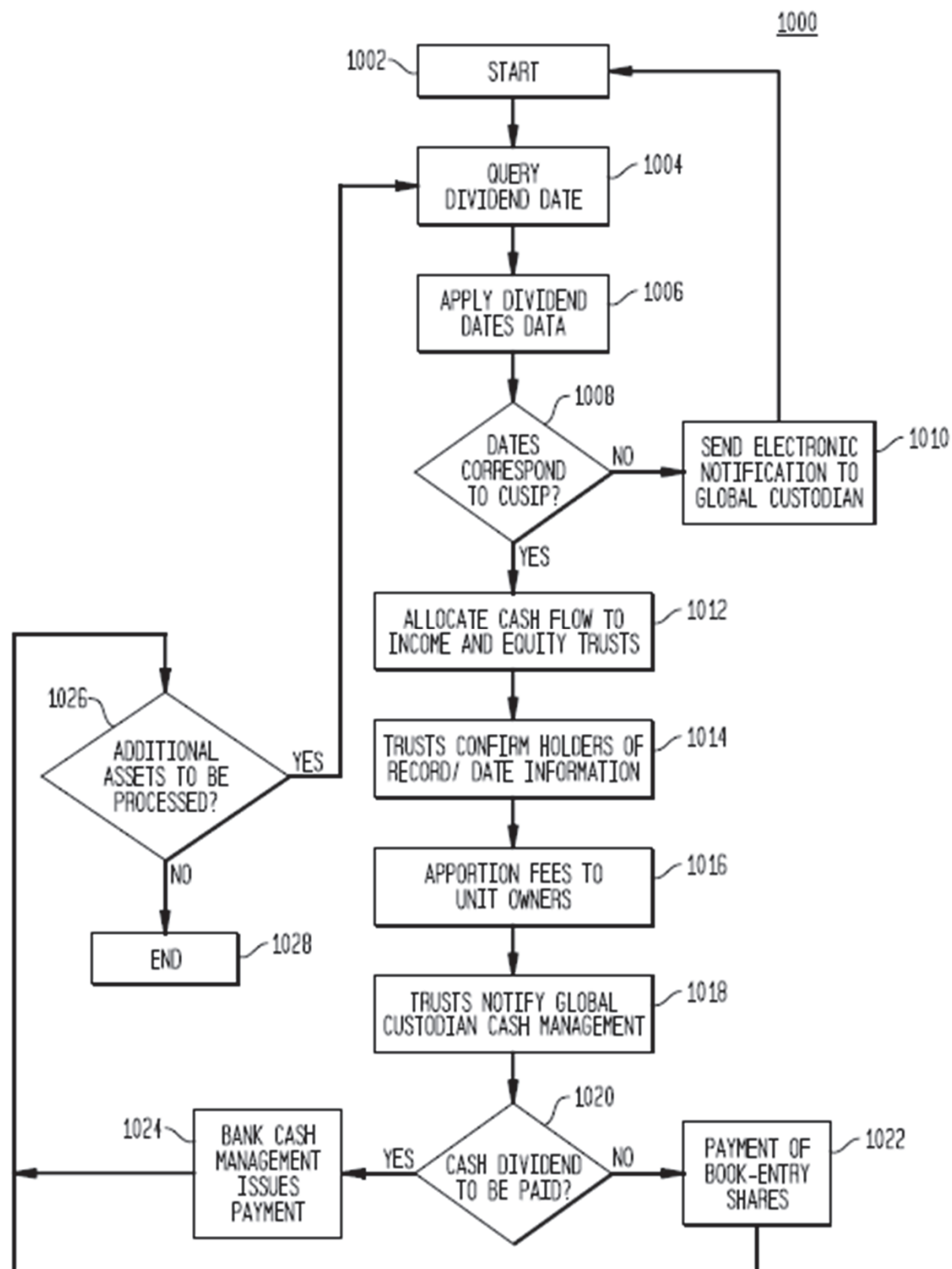


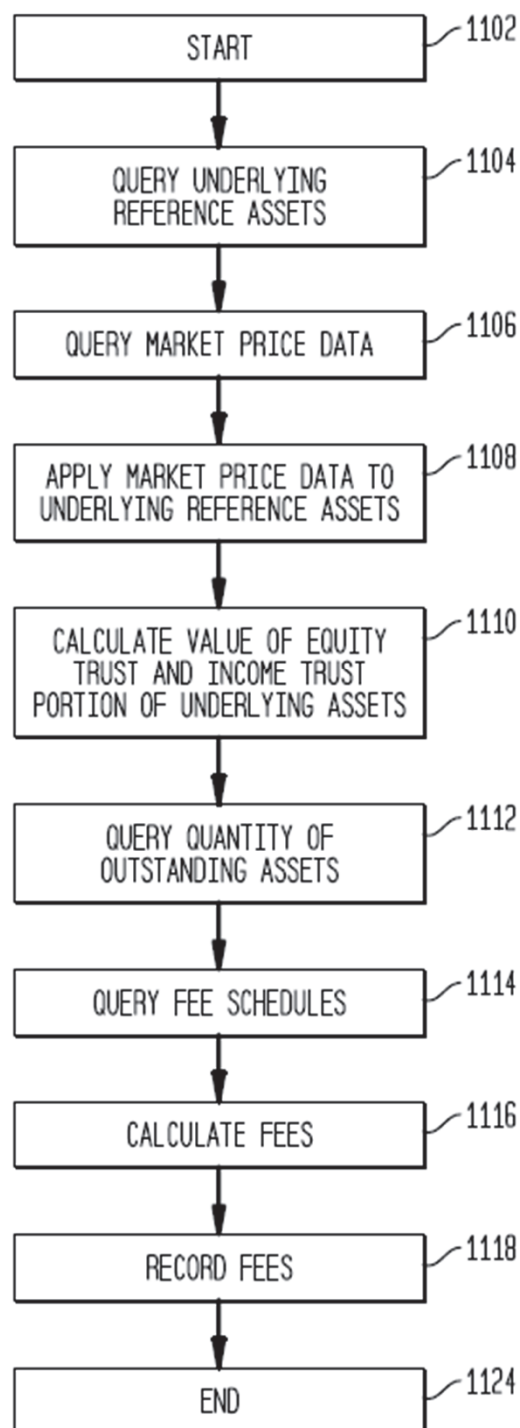
FIG. 11A1100

FIG. 11B

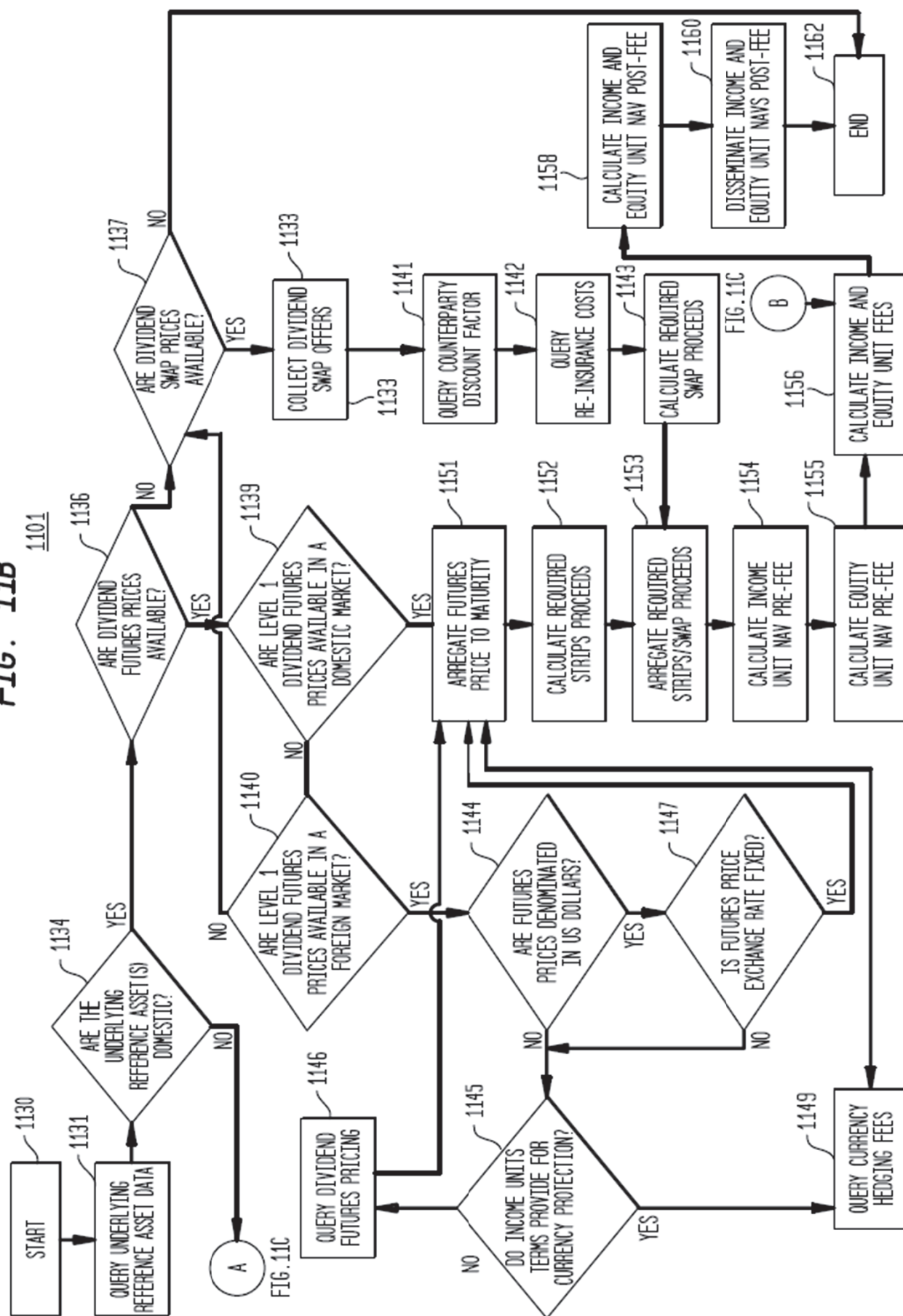


FIG. 11C

FIG. 11B

FIG. 11B

1101

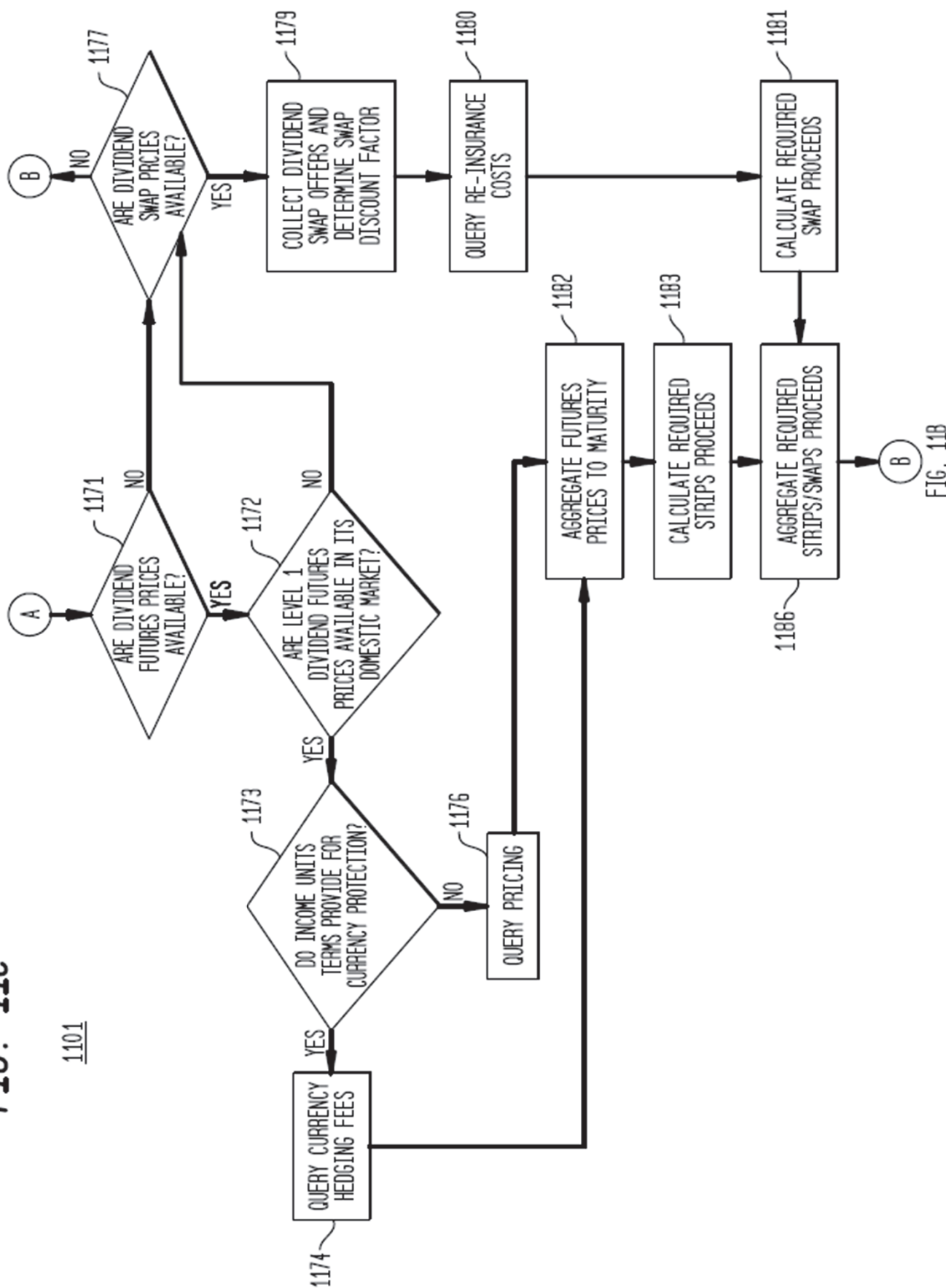


FIG. 12

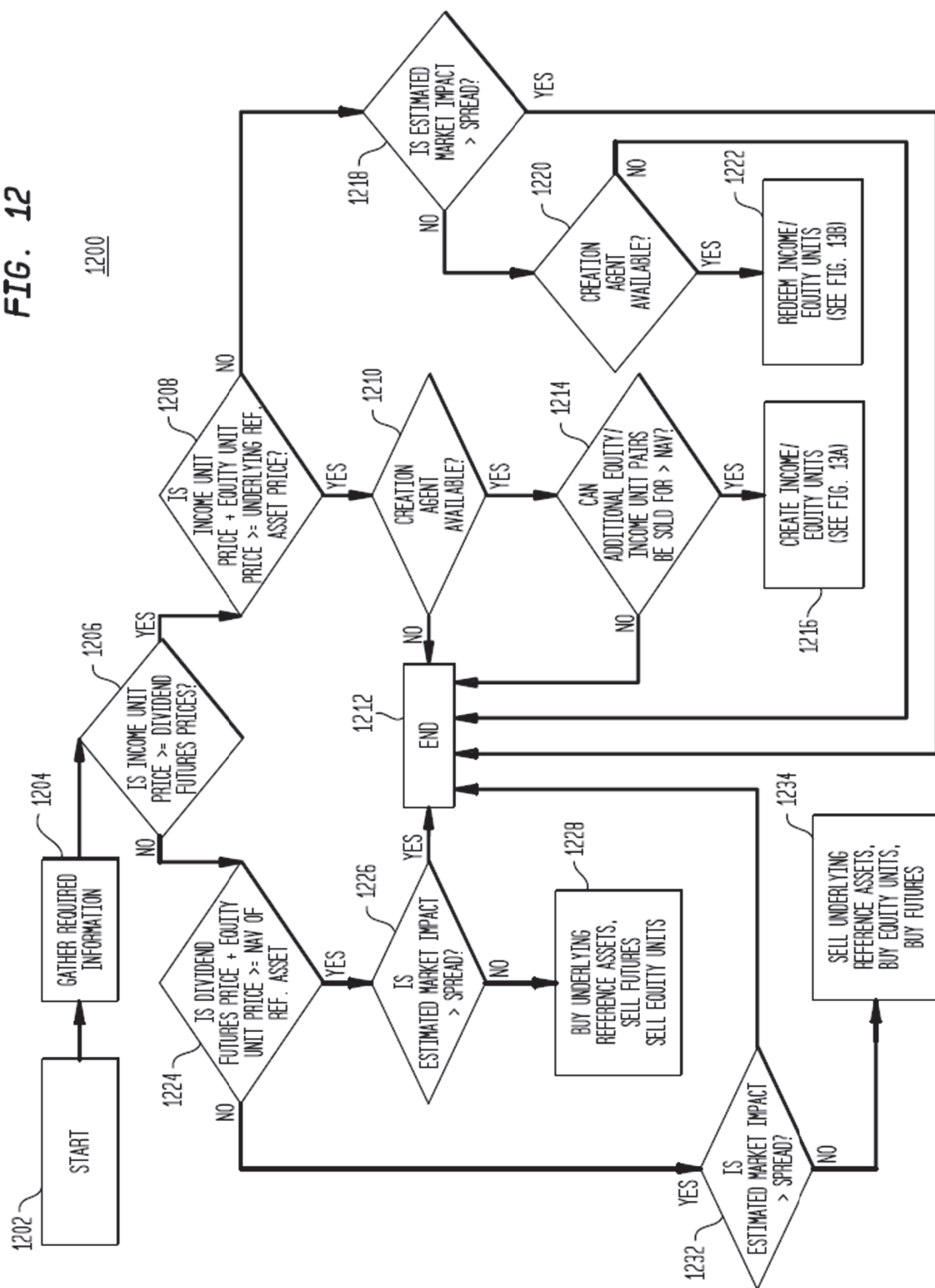


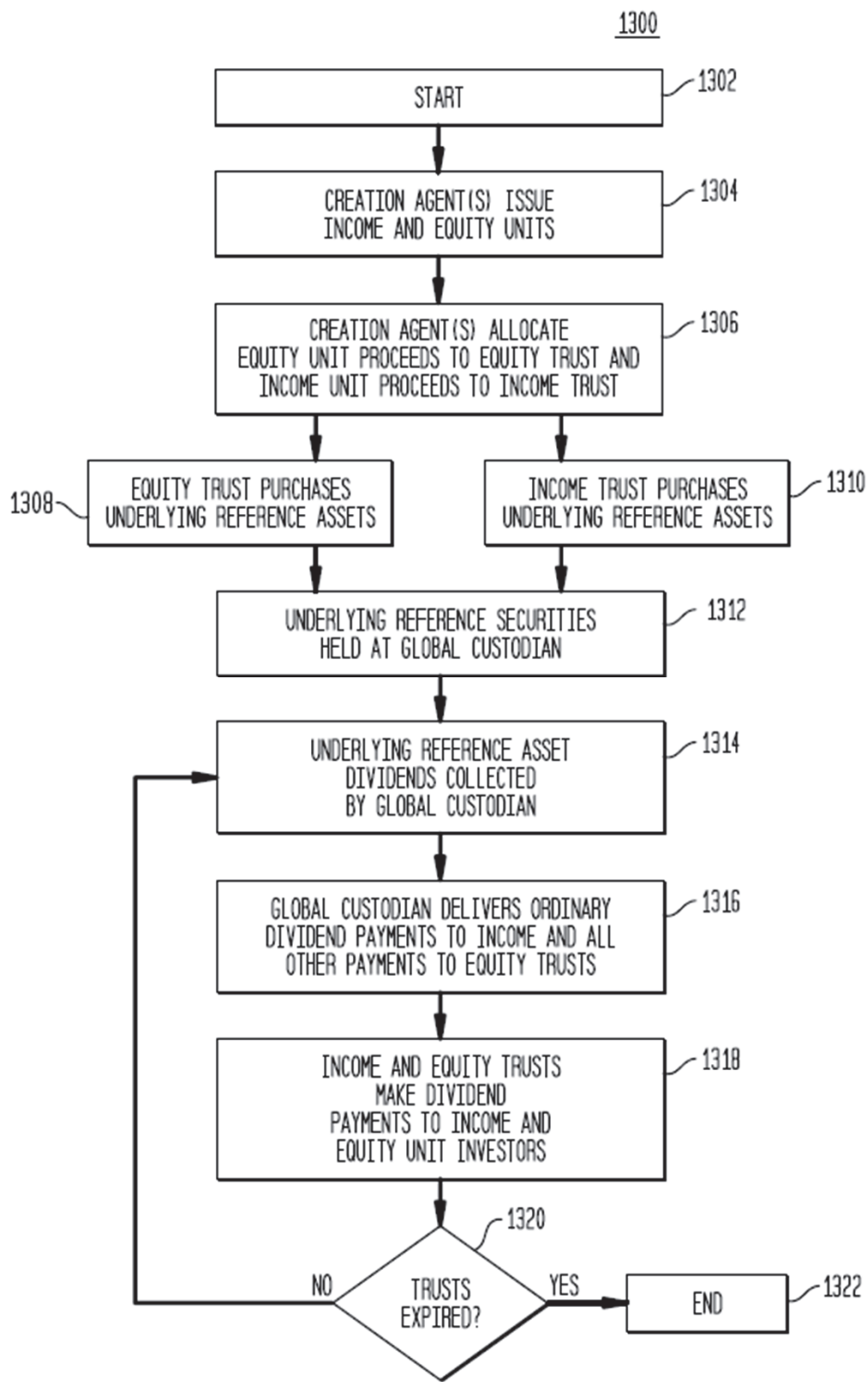
FIG. 13A

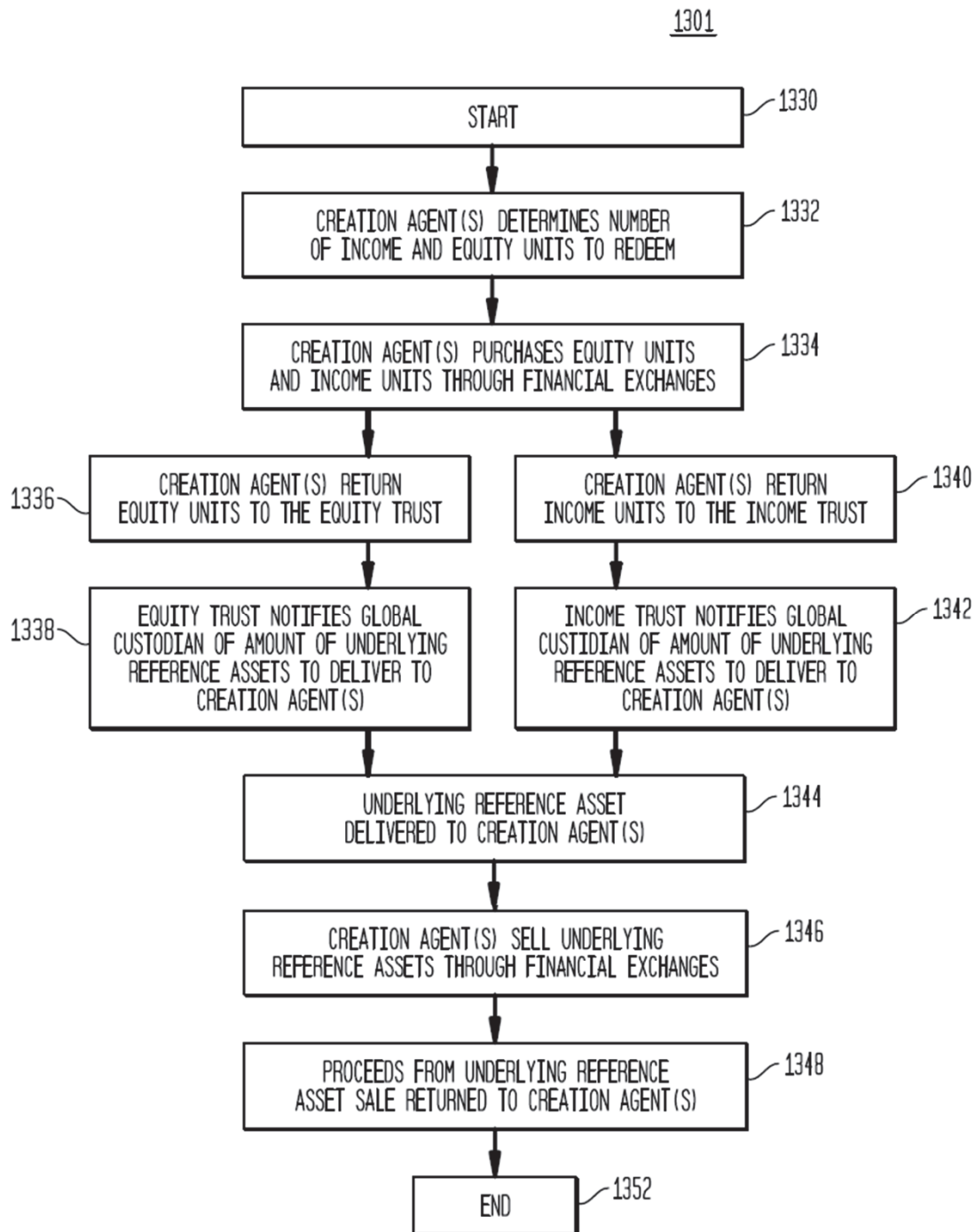
FIG. 13B

FIG. 14

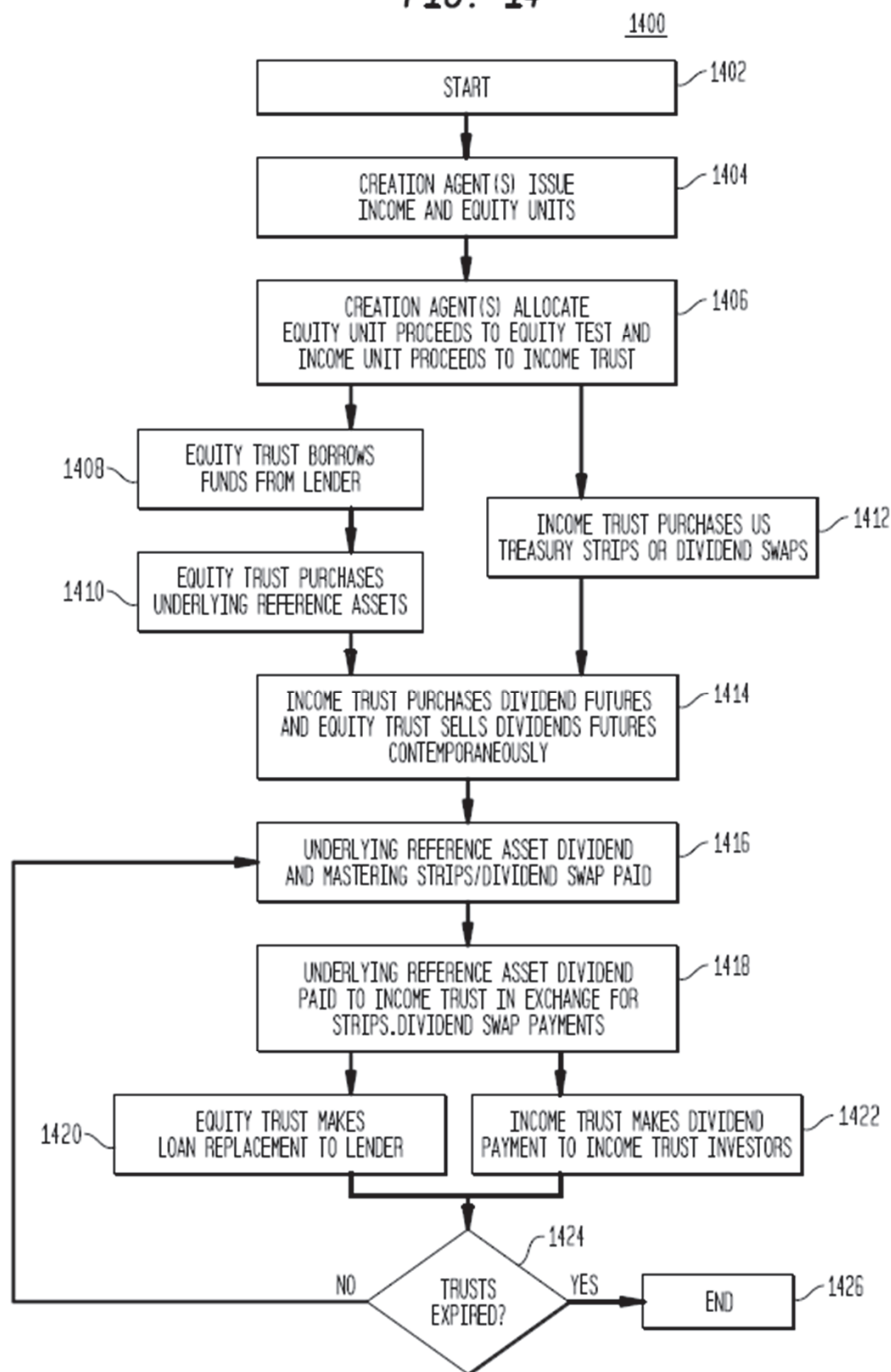
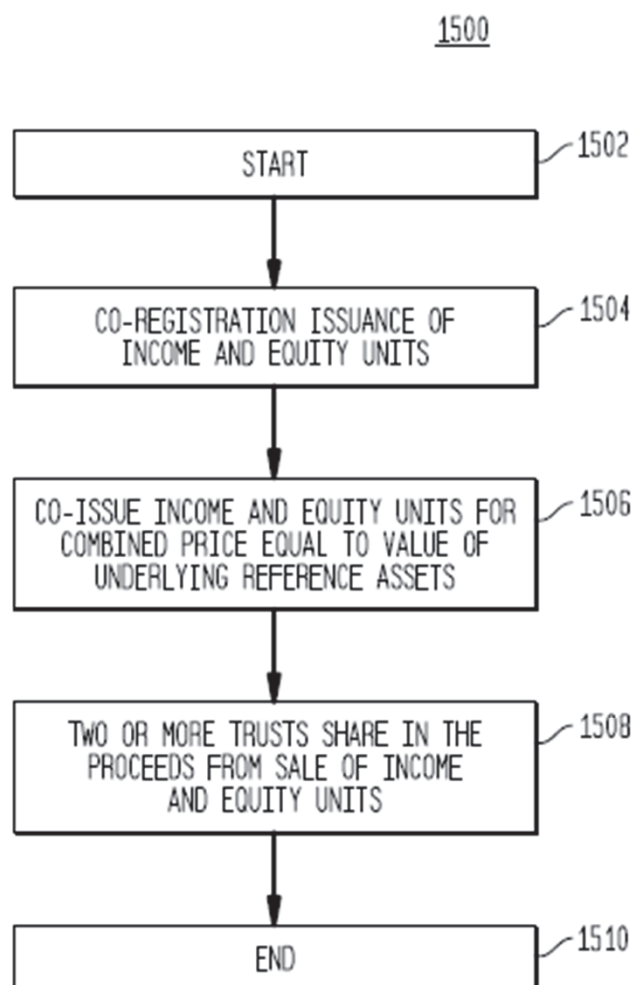
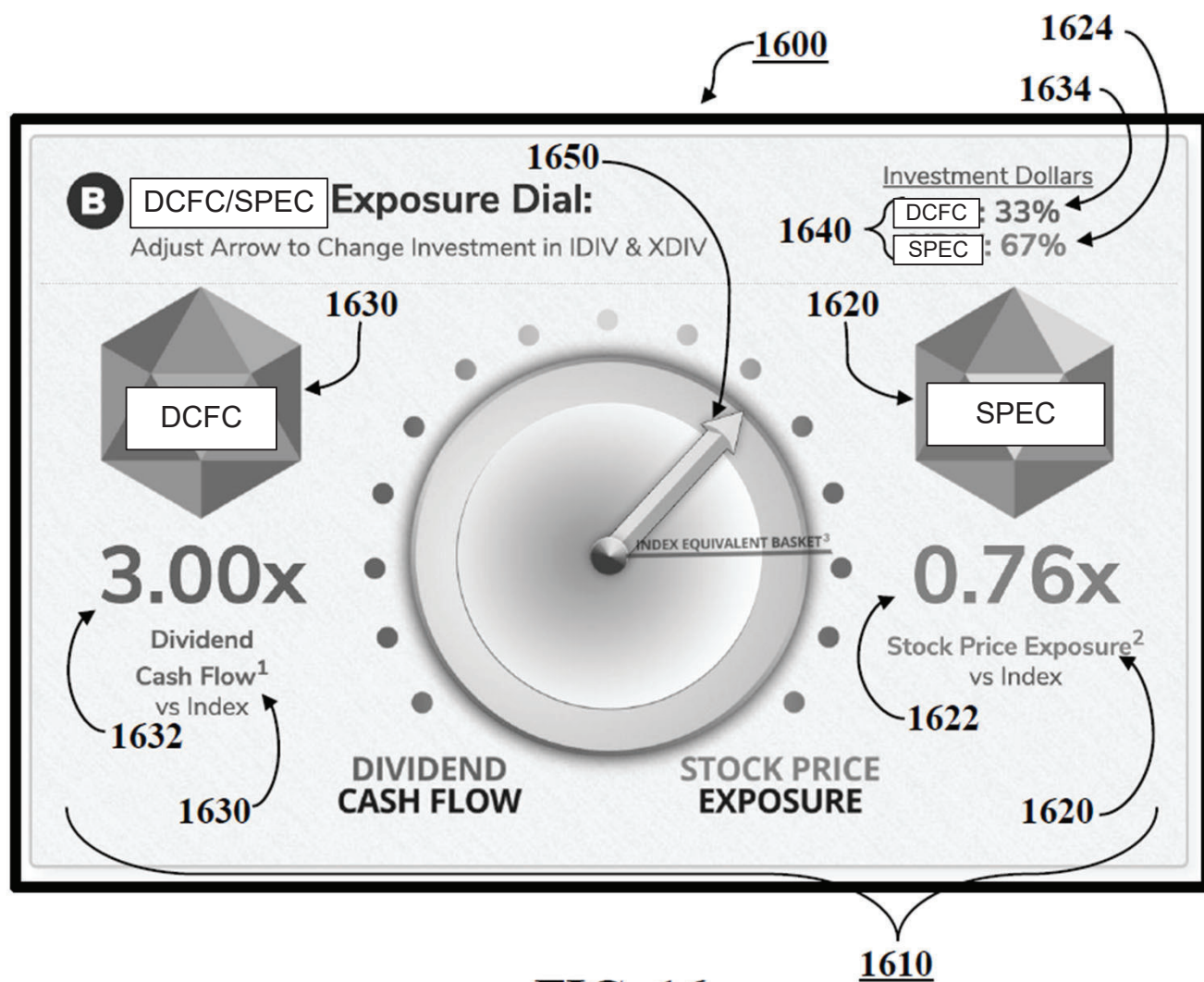
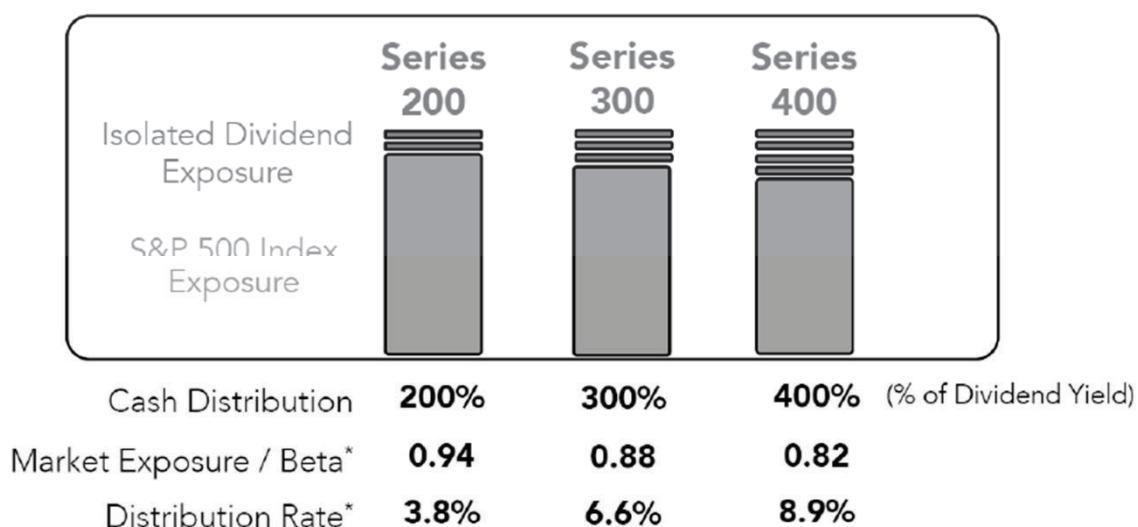


FIG. 15



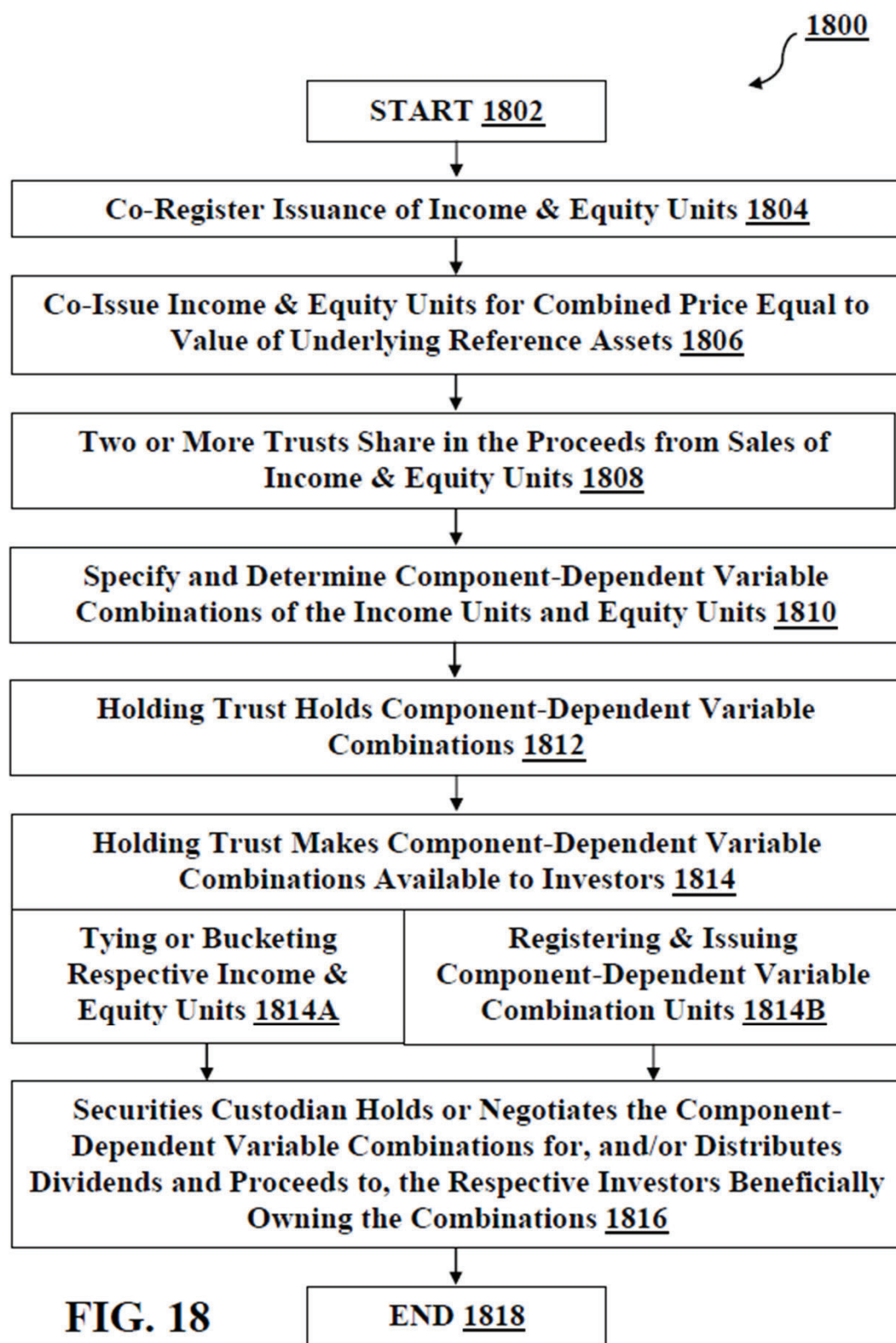


*Estimated a/o 10/1/20

FIG. 17A

2016 - 2020	Dividend Aristocrats (NOBL)	Vanguard High Div Yield (VHAX)	Blackrock Equity Div (MDDVX)	Dividend Ratio Series 300	Dividend Ratio Series 400
Cumulative Return	66.7%	46.4%	45.8%	76.8%	70.3%
Annualized Return	16.4%	12.0%	11.9%	18.5%	17.2%
Standard Deviation	18.3%	19.4%	18.0%	17.5%	16.7%
Distribution Rate	2.6%	3.6%	2.6%	6.6%	8.9%

FIG. 17B



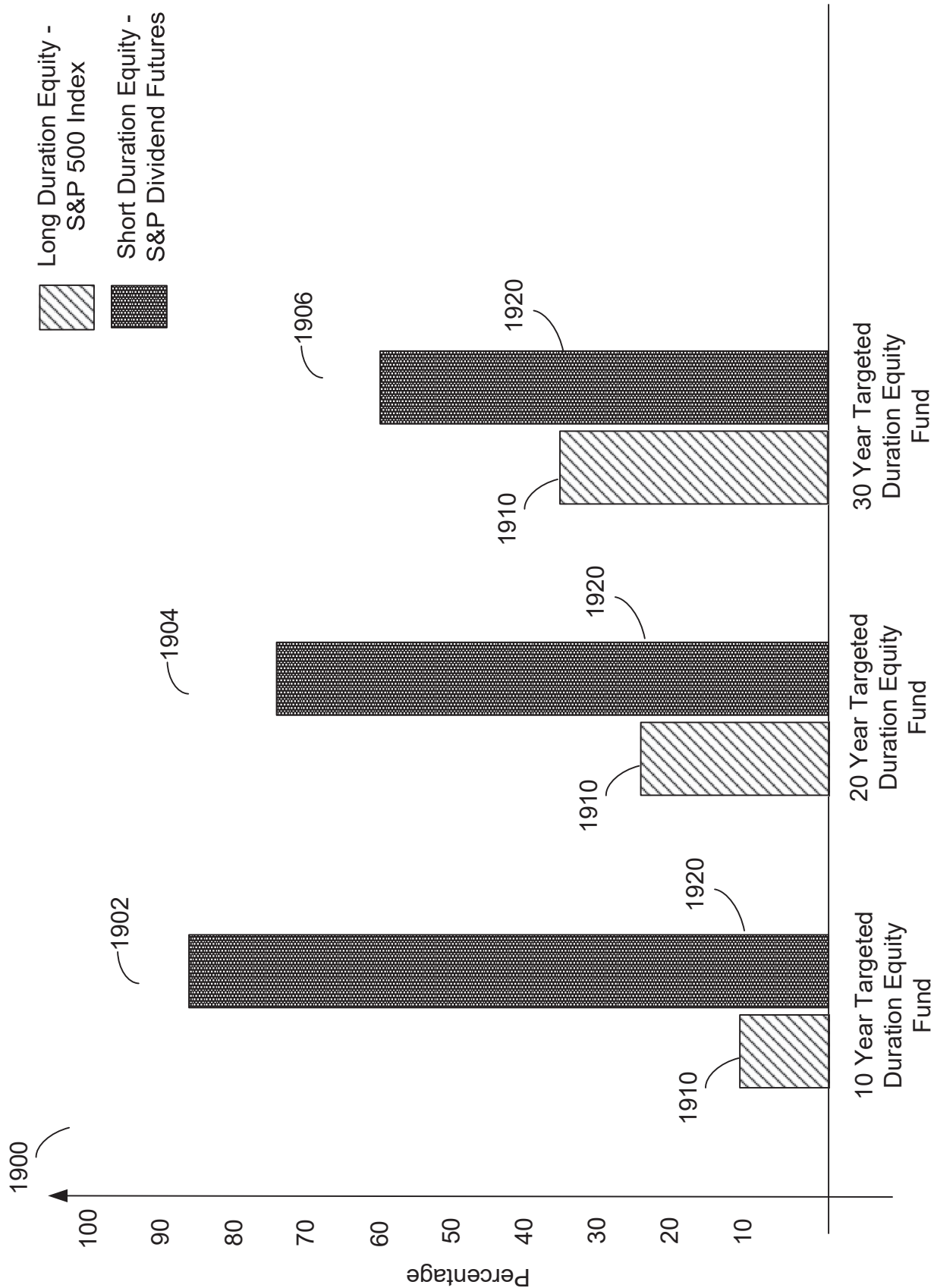


FIG. 19

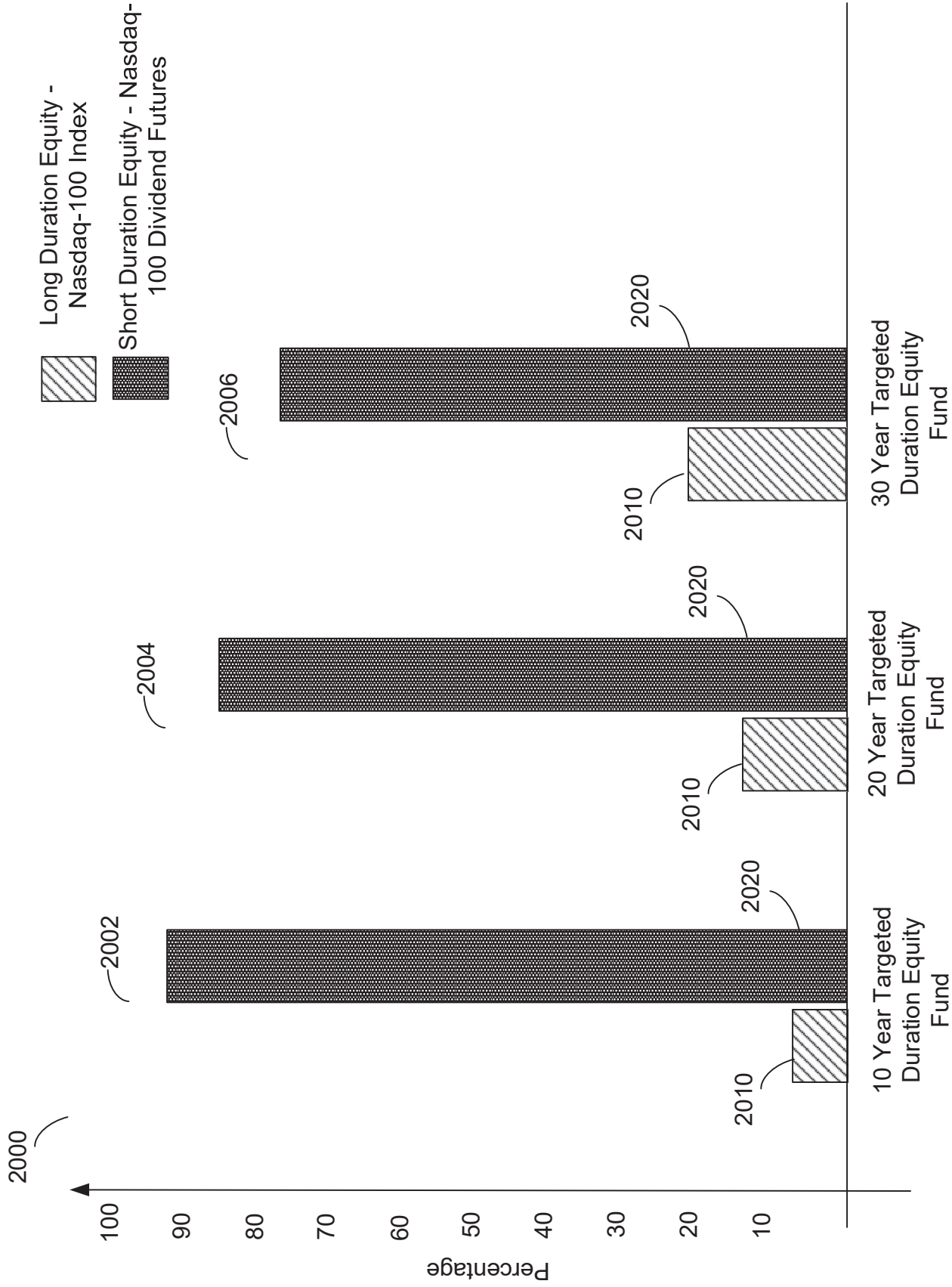


FIG. 20

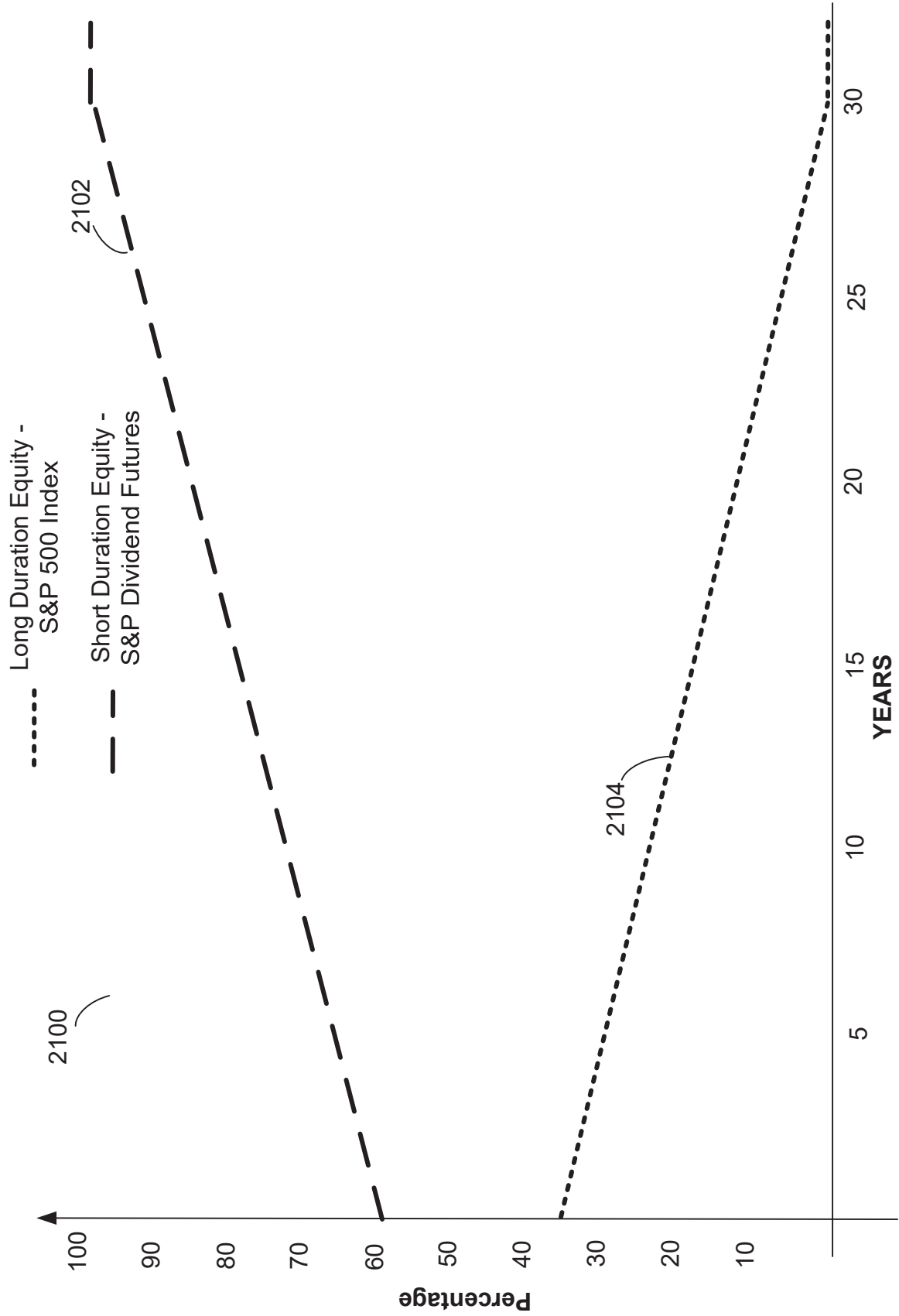


FIG. 21

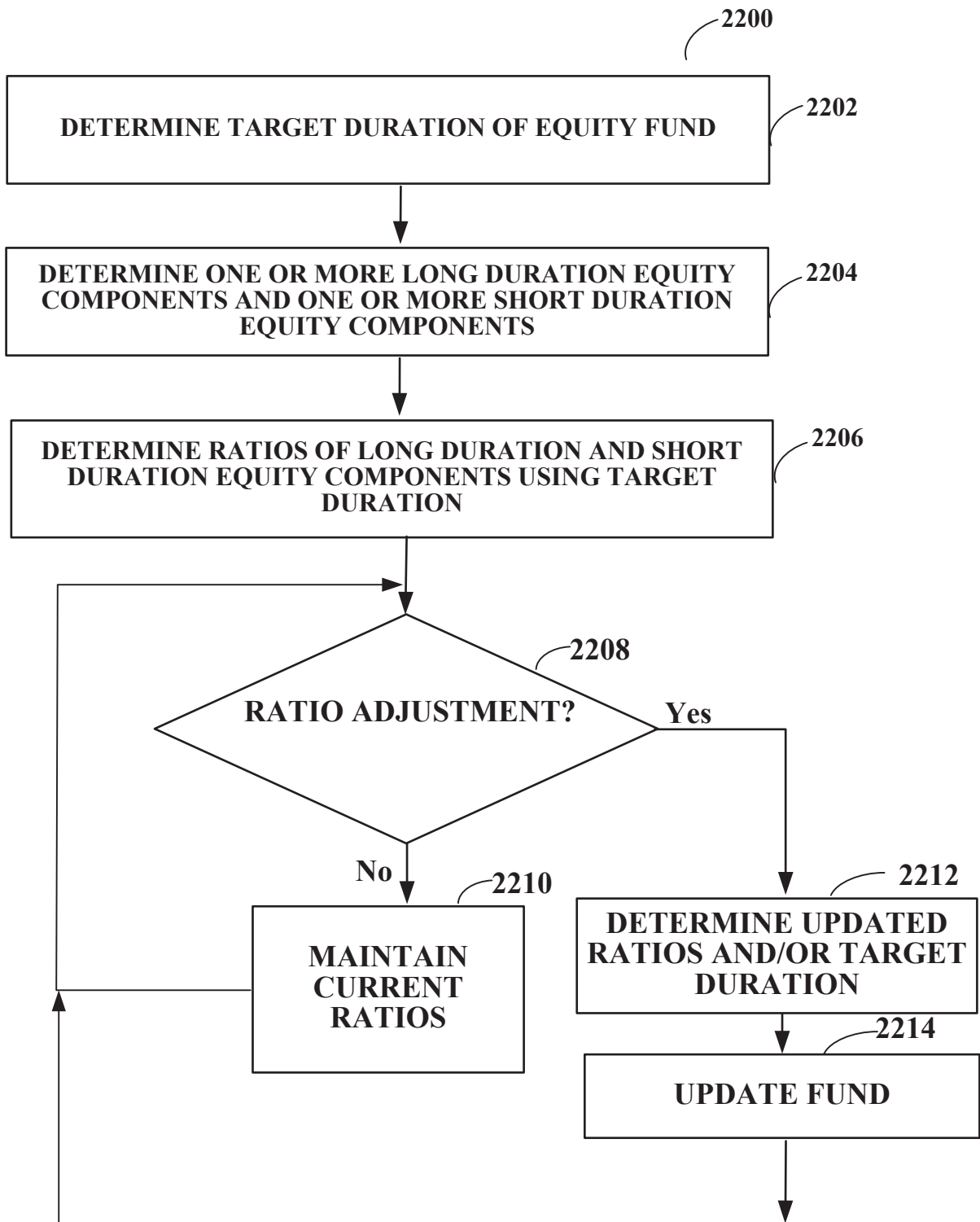
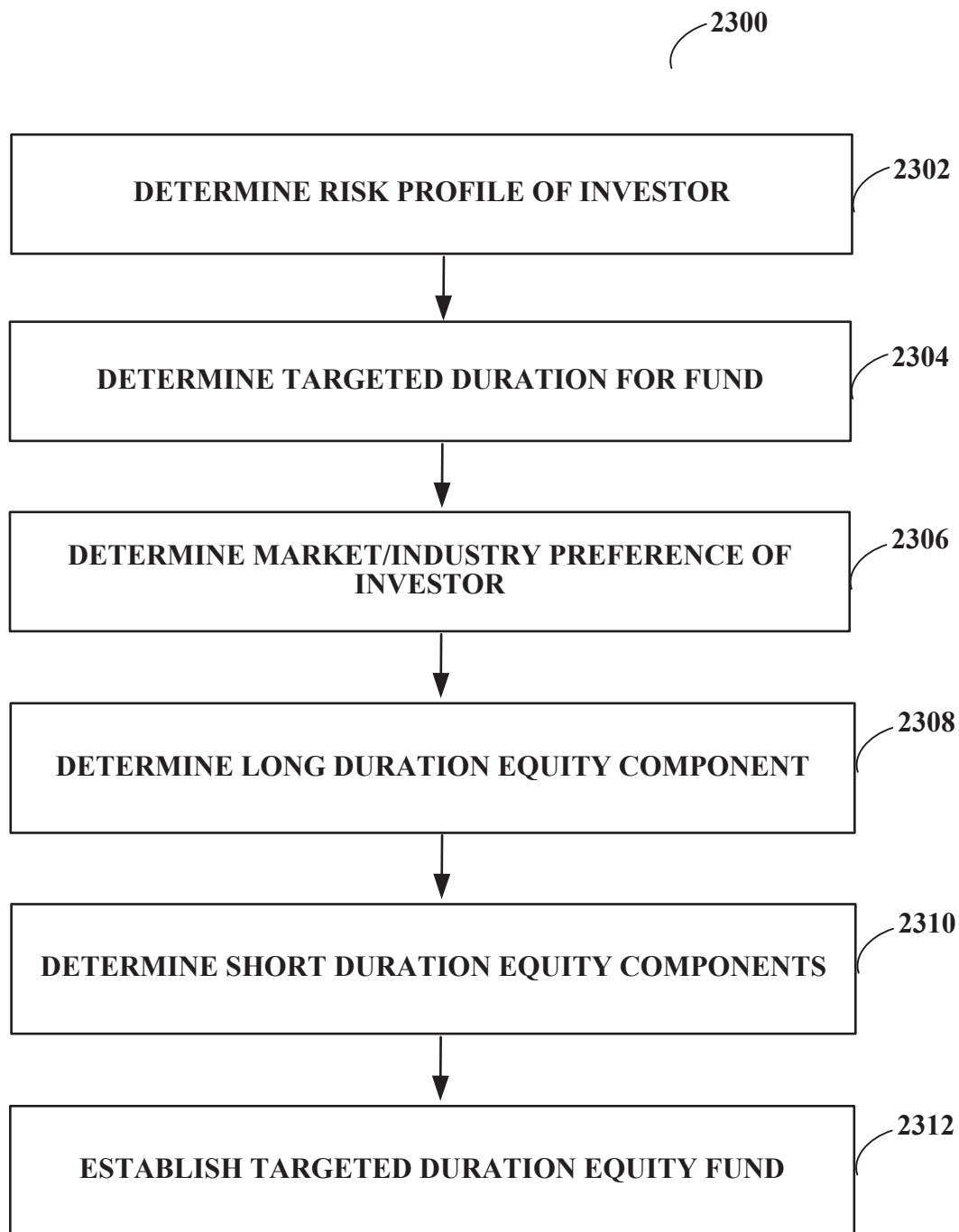


FIG. 22

**FIG. 23**