

3. INGENUITY

PO Box 605
Roseville, CA 95678

EXHIBIT A

SCHEDULE OF FEES

Fees listed herein cover a semi-annual term and are based on the Net Asset Value (as defined in Section 8.a. of the Investment Advisory Agreement) as of the last day of business prior to acceptance of the Investment Advisory Agreement ("Agreement") or at the anniversary of the Agreement and are calculated in accordance with the terms and provisions of the Agreement.

Schedule of Fees - effective October 1, 2006

<u>Net Asset Value</u>		<u>Semi-Annual Fee</u>		
\$0	to \$49,999	\$250	(minimum fee)	
\$50,000	to \$99,999	\$250 + 0.45%	of Net Asset Value over	\$50,000
\$100,000	to \$499,999	\$475 + 0.40%	of Net Asset Value over	\$100,000
\$500,000	to \$999,999	\$2,075 + 0.35%	of Net Asset Value over	\$500,000
\$1,000,000	to \$2,499,999	\$3,825 + 0.30%	of Net Asset Value over	\$1,000,000
\$2,500,000	& over	\$8,325 + 0.25%	of Net Asset Value over	\$2,500,000