Courtesy of: James O. Davis The Financial Advisory Group

299 Arguello Blvd., Suite 306, San Francisco, CA 94118-1434 www.moneyjungle.com 415/752-6222

What If's For	10 With:	4.25 Years Remaining as of:			09/30/05			
To don't one!			Index	Required Future Returns through 2009 at Various Assumed Annual Rates				History of
T., J.,	Index Levels		Change					S&P 500
Index	12/31/1999	9/30/2005	12/31/99 to 9/30/2005	Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	1	By Decades
Dow Industrials	11497.12	10,568.70	-928.42	0.00%	11,497.12	2.00%		
		Change =>	-8.08%	1.00%	12,699.97	4.42%		<u>1930's</u>
The Dow Jones Industrial	Average [DJIA]	is a price		2.00%	14,014.93	6.87%		-0.1%
weighted index of 30 of the	largest, most wi	idely held		3.00%	15,451.17	9.35%		~~~~~
stocks traded on the New Y	ork Stock Exch	ange.		4.00%	17,018.55	11.86%		<u>1940's</u>
An investment cannot be	made directly in	ı an index.		5.00%	18,727.60	14.41%		9.2%
				6.00%	20,589.59	16.99%		~~~~~~
Pre Bear Market High	01/14/00	11,722.98		7.00%	22,616.58	19.60%		<u>1950's</u>
Lowest Close Since	10/09/02	7286.27		8.00%	24,821.42	22.25%		19.4%
Change fro	om High	-37.85%		9.00%	27,217.86	24.93%		~~~~~~
Months of	Decline	32.8		10.00%	29,820.57	27.64%		1960's
Gain since	Low	45.05%		11.00%	32,645.16	30.39%		7.8%
		•		12.00%	35,708.31	33.17%		~~~~~
S&P 500 Index	1469.25	1,228.81	-240.44	0.00%	1,469.25	4.29%		<u>1970's</u>
Change			-16.36%	1.00%	1,622.97	6.77%		5.9%
The S&P 500 Index is an unmanaged group of				2.00%	1,791.01	9.27%		~~~~~
securities considered to be representative of the				3.00%	1,974.55	11.81%		<u>1980's</u>
stock market in general.				4.00%	2,174.85	14.38%		17.6%
An investment cannot be	made directly in	an index.		5.00%	2,393.25	16.98%		~~~~~~
·				6.00%	2,631.20	19.62%		1990's
Pre Bear Market High	03/24/00	1,527.46		7.00%	2,890.24	22.29%		18.2%
Lowest Close Since	10/09/02	776.76		8.00%	3,172.00	25.00%		
ů ů ü		-49.15%		9.00%	3,478.25	27.74%		History of
Months of Decline		30.5		10.00%	3,810.86	30.51%		S&P 500
Gain since Low		58.20%		11.00%	4,171.82	33.32%		Longer
				12.00%	4,563.27	36.17%	:	Periods
NASDAQ Index	4069.31	2,151.69	-1917.62	0.00%	4,069.31	16.18%		
Change =		Change =>	-47.12%	1.00%	4,495.05	18.93%		20 Years
The NASDAQ Composite Index is an unmanaged,				2.00%	4,960.47	21.72%		<u>1980-1999</u>
market-weighted index of all the over-the-counter				3.00%	5,468.81	24.54%		17.9%
common stocks traded on the National Association				4.00%	6,023.57	27.41%		~~~~~~
of Securities Dealers Automated Quotation System.				5.00%	6,628.48	30.31%		30 Years
An investment cannot be made directly in an index.				6.00%	7,287.51	33.25%		<u>1970-1999</u>
D. D. M. L. W. L. COMOVO				7.00%	8,004.95	36.22%		13.7%
Pre Bear Market High	03/10/00	5,048.62		8.00%	8,785.34	39.24%		~~~~~~~~
Lowest Close Since	10/09/02	1114.11		9.00%	9,633.54	42.29%		40 Years
		-77.93%		10.00%	10,554.74	45.38%		<u>1960-1999</u>
Ü		31.0		11.00%	11,554.48	48.51%		12.2%
Gain since Low		93.13%		12.00%	12,638.66	51.68%		

For Illustrative Purposes Only. Past performance is not a guarantee of future results.

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Index Levels Change 12/31/2009 Assumed 12/31/2009 Rate Required Rate Remaining Years	What If's For t	10 With:	4.25 Years Remaining as of:			09/30/05			
Index	Index Levels								History of S&P 500
12/31/1999 9/30/2005 9/30/2005 Rate Level Remaining Years	Index	Illuca Levels		9					By
Change		12/31/1999	9/30/2005						Decades
The NYSE Average is an average price of all the stocks traded on the New York Stock Exchange. An investment cannot be made directly in an index. Pre Bear Market High 09/01/00 7,164.55 Lowest Close Since 10/09/02 4452.49 Change from High -37.85% Months of Decline 25.2 Gain since Low 71.43% 12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. An investment cannot be made directly in an index. Change from High -37.85% AMEX Composite 876.97 1,736.89 859.92 The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. Change from High -25.52% Months of Decline 28.0 Gain since Low 125.02% Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	NYSE Composite*	6876.10	7,632.98	756.88	0.00%	6,876.10	-2.43%		
Stocks traded on the New York Stock Exchange. An investment cannot be made directly in an index. S.00% 10,178.31 7.01% 9.24 9.2			Change =>	11.01%	1.00%	7,595.49	-0.12%		<u>1930's</u>
An investment cannot be made directly in an index. 4.00% 10,178.31 7.01% 9.44% 5.00% 11,200.44 9.44% 9.22 11,200.44 9.44% 9.23 11,200.44 9.44% 9.24 12,314.05 11.91% 13,526.33 14.41% 19.52 Change from High -37.85% Months of Decline 25.2 Gain since Low 71.43% 12,00% 13,536.12 12,00% 13,536.12 12,00% 13,536.12 12,00% 13,536.12 12,00% 13,536.12 12,00% 13,536.12 12,00% 13,536.12 13,536.12 14,44.98 16,94% 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 19.64 10,00% 13,534.83 12,00% 13,556.12 12,00% 21,356.12 12,00% 21,356.12 12,00% 21,356.12 19.64 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% 10	The NYSE Average is an av	erage price of a	all the			,			-0.1%
5.00% 11,200.44 9.44% 9.25.28 11,200.44 9.44% 9.25.29 12,314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 11.91% 12.314.05 12.314.05 11.91% 12.314.05 12.314.05 11.91% 12.314.05 12.314.05 11.91% 13.526.33 14.41% 19.526.3	stocks traded on the New Y	ork Stock Exch	ange.			,	11111		~~~~~
Pre Bear Market High 09/01/00 7,164.55 Lowest Close Since 10/09/02 4452.49 Change from High -37.85% Months of Decline 25.2 Gain since Low 71.43% *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. AMEX Composite 876.97 1,736.89 859.92 The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. An investment cannot be made directly in an index. Pre Bear Market High 03/23/00 1,036.40 Lowest Close Since 07/23/02 771.87 Change from High -25.52% Months of Decline 28.0 Gain since Low 1231.05 Change from High -25.52% Months of Decline 28.0 Gain since Low 125.02% Russell 2000 Index 504.75 667.80 163.05 0.00% 1,231.405 11.91% 13,326.33 14.41% 14,844.98 16.94% 16,278.23 19.51% 19.51% 10.00% 17,834.83 22.10% 11.00% 21,356.12 27.39% 29.30% 20.00% 1,036.40 20.00% 1,783.43 20.00% 20.00% 1,783.43 20.00% 20.00% 1,783.43 20.00% 20.00% 1,783.43 20.00%	An investment cannot be	made directly in	an index.			, ,			<u>1940's</u>
100 13,526.33 14.41% 195 14.844.98 16.94% 19.00% 14.844.98 16.94% 19.00% 16,278.23 19.51% 10.00% 17,834.83 22.10% 11.00% 19,524.14 24.73% 11.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 1.06% 1.0						,			9.2%
Change from High -37.85% Months of Decline 25.2 Gain since Low 71.43% *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. 10.00% 17,834.83 22.10% *MEX Composite 876.97 1,736.89 859.92 0.00% 876.97 -14.85% *MEX Average is an average price of all stocks traded on the American Stock Exchange. 1.00% 968.72 -12.84% 5.9 *An investment cannot be made directly in an index. 3.00% 1,178.57 -8.72% 198 *Pre Bear Market High 03/23/00 1,036.40 6.00% 1,570.52 -2.34% 199 *Lowest Close Since 07/23/02 771.87 7.00% 1,725.13 -0.16% 18.3 *Months of Decline 28.0 9.00% 2,076.11 4.29% Histo *Gain since Low 125.02% 10.00% 2,723.74 11.17% Peri *Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%			/			,			~~~~~~
Months of Decline 25.2 Gain since Low 71.43% *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. 10.00% 17,834.83 22.10% *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. 11.00% 19,524.14 24.73% AMEX Composite 876.97 1,736.89 859.92 0.00% 876.97 -14.85% Lows Change => 98.06% 1.00% 968.72 -12.84% 5.9 The AMEX Average is an average price of all stocks traded on the American Stock Exchange. 3.00% 1,178.57 -8.72% 198 An investment cannot be made directly in an index. 4.00% 1,298.13 -6.62% 17. Pre Bear Market High 03/23/00 1,036.40 6.00% 1,570.52 -2.34% 199 Lowest Close Since 07/23/02 771.87 7.00% 1,893.31 2.05% Months of Decline 28.0 9.00% 2,076.11 4.29% Months of Decline 28.0 9.00% 2,274.63 6.55% S&P Russell 2000 Index 504.						· ·			<u>1950's</u>
10.00% 17,834.83 22.10% 11.00% 19,524.14 24.73% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 21,356.12 27.39% 12.00% 1,00% 968.72 -12.84% -12.84% 1.00% 1,069.02 -10.79% 1.069.02 -10.79% 1,178.57 -8.72% 198 1,178.57 -8.72% 1.00% 1,298.13 -6.62% -6.62% -4.50% 1,298.13 -6.62% -4.50% 1,298.13 -6.62% -4.50% 1,298.13 -0.16% 1,20% 1,725.13 -0.16% 1,725.13 -0.16% 1,725.13 -0.16% 1,725.13 -0.16% 1,725.13 -0.16% 1,893.31 2.05% 10.00% 2,274.63 6.55% 11.00% 2,490.09 8.85% 11.00% 2,490.09 8.85% 12.00% 2,723.74 11.17% 11.17% 1.17% 1.20% 12.00% 2,723.74 11.17% 11.17% 1.17% 1.20% 1.200% 2,723.74 11.17% 1.17% 1.20% 1.200% 2,723.74 11.17% 1.17% 1.20% 1.200% 2,723.74 11.17% 1.17% 1.20% 1.20% 2,723.74 11.17% 1.20% 1.20% 2,22% 2.20									19.4%
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. 11.00% 19,524.14 24.73% 12.00% 21,356.12 27.39% AMEX Composite 876.97 1,736.89 859.92 0.00% 876.97 -14.85% 1.00% 968.72 -12.84% 5.99 The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. Pre Bear Market High 03/23/00 1,036.40 1.00% 1,729.13 -6.62% 1.00% 1.70.52 -2.34% 1.00% 1.725.13 -0.16% 1.70.52 -2.34% 1.00% 1.725.13 -0.16% 1.893.31 2.05% 1.00% 2,076.11 4.29% 1.00% 2,274.63 6.55% 1.00% 2,490.09 8.85% 1.00% 2,723.74 11.17% Period Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	Months of	Decline	25.2		9.00%	16,278.23	19.51%		~~~~~
12.00% 21,356.12 27.39%	Gain since	Low	71.43%						<u>1960's</u>
AMEX Composite 876.97 1,736.89 859.92 0.00% 876.97 -14.85% Change => 98.06% 1.00% 968.72 -12.84% The AMEX Average is an average price of all stocks traded on the American Stock Exchange. 2.00% 1,069.02 -10.79% An investment cannot be made directly in an index. 4.00% 1,298.13 -6.62% -6.62% Pre Bear Market High 03/23/00 1,036.40 6.00% 1,570.52 -2.34% 199 Lowest Close Since 07/23/02 771.87 7.00% 1,725.13 -0.16% 18.3 Change from High -25.52% 8.00% 1,893.31 2.05% 18.3 Months of Decline 28.0 9.00% 2,076.11 4.29% 11.00% 2,490.09 8.85% Long 11.00% 2,490.09 8.85% 12.00% 2,723.74 11.17% Period Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	*12/31/1999 Price adjusted for resetting of index to 5000 on 12		on 12/31/2002.						7.8%
Change => 98.06% 1.00% 968.72 -12.84% 5.9 The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. 4.00% 1,298.13 -6.62% -4.50% Pre Bear Market High 03/23/00 1,036.40 6.00% 1,570.52 -2.34% -2.34% Lowest Close Since 07/23/02 771.87 7.00% 1,725.13 -0.16% 18.2 Change from High -25.52% 8.00% 1,893.31 2.05% Months of Decline 28.0 9.00% 2,076.11 4.29% 11.00% 2,490.09 8.85% 11.00% 2,490.09 8.85% 11.00% 2,723.74 11.17% Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%					12.00%	21,356.12	27.39%		~~~~~~
The AMEX Average is an average price of all stocks traded on the American Stock Exchange. An investment cannot be made directly in an index. Pre Bear Market High 03/23/00 1,036.40 Lowest Close Since 07/23/02 771.87 Change from High -25.52% Months of Decline 28.0 Gain since Low 125.02% Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 1,069.02 -10.79% 1,069.02 -10.79% 1,069.02 -10.79% 1,089.02 -8.72% 10.09% 1,298.13 -6.62% 1,17.6 1.00% 1,298.13 -6.62% 1,17.6 1.00% 1,298.13 -6.62% 1.00% 1,298.13 -6.62% 1.00% 1,	AMEX Composite	876.97	1,736.89	859.92	0.00%	876.97	-14.85%		<u>1970's</u>
traded on the American Stock Exchange. An investment cannot be made directly in an index. Pre Bear Market High 03/23/00 1,036.40 Lowest Close Since 07/23/02 771.87 Change from High -25.52% Months of Decline 28.0 Gain since Low 125.02% Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 3.00% 1,178.57 -8.72% 4.00% 1,298.13 -6.62% 5.00% 1,428.49 -4.50% 6.00% 1,570.52 -2.34% 10.00% 1,725.13 -0.16% 18.20% 19.00% 2,076.11 4.29% 10.00% 2,274.63 6.55% 11.00% 2,490.09 8.85% 11.00% 2,723.74 11.17%			Change =>	98.06%	1.00%	968.72	-12.84%		5.9%
An investment cannot be made directly in an index. 4.00% 1,298.13 -6.62% -4.50% 1,428.49 -4.50% -4.	The AMEX Average is an average price of all stocks				2.00%	1,069.02	-10.79%		~~~~~
Solon	traded on the American Stock Exchange.				3.00%	1,178.57	-8.72%		1980's
Pre Bear Market High 03/23/00	An investment cannot be	made directly in	ı an index.		4.00%	1,298.13	-6.62%		17.6%
Towest Close Since					5.00%	1,428.49	-4.50%		~~~~~
Change from High -25.52% 8.00% 1,893.31 2.05% Months of Decline 28.0 9.00% 2,076.11 4.29% Histo Gain since Low 125.02% 10.00% 2,274.63 6.55% S&P 11.00% 2,490.09 8.85% Lon 12.00% 2,723.74 11.17% Peri Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	Pre Bear Market High	03/23/00	1,036.40		6.00%	1,570.52	-2.34%		1990's
Months of Decline 28.0 9.00% 2,076.11 4.29% Histo Gain since Low 125.02% 10.00% 2,274.63 6.55% S&P 11.00% 2,490.09 8.85% Lon Peri Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	Lowest Close Since	07/23/02	771.87		7.00%	1,725.13	-0.16%		18.2%
10.00% 2,274.63 6.55% S&P	Change from High		-25.52%		8.00%	1,893.31	2.05%		
11.00% 2,490.09 8.85% Lon 12.00% 2,723.74 11.17% Per Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	<u> </u>		28.0		9.00%	2,076.11	4.29%		History of
12.00% 2,723.74 11.17% Period Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%			125.02%		10.00%	2,274.63	6.55%		S&P 500
Russell 2000 Index 504.75 667.80 163.05 0.00% 504.75 -6.37%	'			11.00%	2,490.09	8.85%		Longer	
					12.00%	2,723.74	11.17%		Periods
Change => 32.30% 1.00% 557.56 -4.16% 20 Y	Russell 2000 Index	504.75							
			Change =>	32.30%	1.00%	557.56	-4.16%		20 Years
The Russell 2000 is an index comprised of 2000 2.00% 615.29 -1.91% 1980-	•				2.00%	615.29	-1.91%		<u>1980-1999</u>
The state of the s	1 v								17.9%
capitalization stock performance. 4.00% 747.15 2.68% ~~~~~	-								~~~~~
	An investment cannot be made directly in an index.								30 Years
							15 5 7 5		<u>1970-1999</u>
O O									13.7%
Lowest Close Since 10/09/02 327.04 8.00% 1,089.72 12.21% ~~~~~						1,089.72			~~~~~
	Change from High -46.				9.00%	,	14.67%		40 Years
,	· · ·				10.00%	1,309.19	17.16%		<u>1960-1999</u>
,	Gain since Low 104.20		104.20%			1,433.20	19.68%		12.2%
12.00% 1,567.68 22.24%					12.00%	1,567.68	22.24%		

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