

Courtesy of: James O. Davis The Financial Advisory Group

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| What If's For the Decade 2000-2010 With: 4.25 Years Remaining as of: 09/30/06 | | | | | | | |
|---|--------------|-----------|--|---|---------------------|----------------------------------|---|
| Index | Index Levels | | Index Change 12/31/99 to 9/30/2006 | Required Future Returns through 2009 at Various Assumed Annual Rates | | | History of S&P 500 By Decades |
| | 12/31/1999 | 9/30/2006 | | Assumed Rate | 12/31/2009 Level | Rate Required Remaining Years | |
| Dow Industrials | 11497.12 | 11,679.07 | 181.95 | 0.00% | 11,497.12 | -0.37% | 1930's -0.1% ~~~~~ 1940's 9.2% ~~~~~ 1950's 19.4% ~~~~~ 1960's 7.8% ~~~~~ 1970's 5.9% ~~~~~ 1980's 17.6% ~~~~~ 1990's 18.2% |
| | | Change => | 1.58% | 1.00% | 12,699.97 | 1.99% | |
| The Dow Jones Industrial Average [DJIA] is a price weighted index of 30 of the largest, most widely held stocks traded on the New York Stock Exchange. <i>An investment cannot be made directly in an index.</i> | | | | 2.00% | 14,014.93 | 4.38% | |
| <i>All Time High</i> | 01/14/00 | 11,722.98 | | 3.00% | 15,451.17 | 6.81% | |
| <i>Lowest Close Since</i> | 10/09/02 | 7286.27 | | 4.00% | 17,018.55 | 9.26% | |
| <i>Change from High</i> | | -37.85% | | 5.00% | 18,727.60 | 11.75% | |
| <i>Months of Decline</i> | | 32.8 | | 6.00% | 20,589.59 | 14.27% | |
| <i>Gain since Low</i> | | 60.29% | | 7.00% | 22,616.58 | 16.82% | |
| | | | | 8.00% | 24,821.42 | 19.41% | |
| | | | | 9.00% | 27,217.86 | 22.03% | |
| | | | | 10.00% | 29,820.57 | 24.68% | |
| | | | | 11.00% | 32,645.16 | 27.36% | |
| | | | | 12.00% | 35,708.31 | 30.08% | |
| S&P 500 Index | 1469.25 | 1,335.85 | -133.40 | 0.00% | 1,469.25 | 2.26% | |
| | | Change => | -9.08% | 1.00% | 1,622.97 | 4.69% | |
| The S&P 500 Index is an unmanaged group of securities considered to be representative of the stock market in general. <i>An investment cannot be made directly in an index.</i> | | | | 2.00% | 1,791.01 | 7.14% | |
| <i>All Time High</i> | 03/24/00 | 1,527.46 | | 3.00% | 1,974.55 | 9.63% | |
| <i>Lowest Close Since</i> | 10/09/02 | 776.76 | | 4.00% | 2,174.85 | 12.15% | |
| <i>Change from High</i> | | -49.15% | | 5.00% | 2,393.25 | 14.71% | |
| <i>Months of Decline</i> | | 30.5 | | 6.00% | 2,631.20 | 17.29% | |
| <i>Gain since Low</i> | | 71.98% | | 7.00% | 2,890.24 | 19.91% | |
| | | | | 8.00% | 3,172.00 | 22.57% | |
| | | | | 9.00% | 3,478.25 | 25.25% | |
| | | | | 10.00% | 3,810.86 | 27.97% | |
| | | | | 11.00% | 4,171.82 | 30.73% | |
| | | | | 12.00% | 4,563.27 | 33.52% | |
| NASDAQ Index | 4069.31 | 2,258.43 | -1810.88 | 0.00% | 4,069.31 | 14.86% | History of S&P 500 Longer Periods 20 Years 1980-1999 17.9% ~~~~~ 30 Years 1970-1999 13.7% ~~~~~ 40 Years 1960-1999 12.2% |
| | | Change => | -44.50% | 1.00% | 4,495.05 | 17.58% | |
| The NASDAQ Composite Index is an unmanaged, market-weighted index of all the over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. <i>An investment cannot be made directly in an index.</i> | | | | 2.00% | 4,960.47 | 20.34% | |
| <i>All Time High</i> | 03/10/00 | 5,048.62 | | 3.00% | 5,468.81 | 23.13% | |
| <i>Lowest Close Since</i> | 10/09/02 | 1114.11 | | 4.00% | 6,023.57 | 25.96% | |
| <i>Change from High</i> | | -77.93% | | 5.00% | 6,628.48 | 28.83% | |
| <i>Months of Decline</i> | | 31.0 | | 6.00% | 7,287.51 | 31.74% | |
| <i>Gain since Low</i> | | 102.71% | | 7.00% | 8,004.95 | 34.68% | |
| | | | | 8.00% | 8,785.34 | 37.66% | |
| | | | | 9.00% | 9,633.54 | 40.68% | |
| | | | | 10.00% | 10,554.74 | 43.74% | |
| | | | | 11.00% | 11,554.48 | 46.83% | |
| | | | | 12.00% | 12,638.66 | 49.96% | |

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

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| What If's For the Decade 2000-2010 With: 5.00 Years Remaining as of: 12/31/05 | | | | | | | |
|---|-----------------|---------------------|--|---|---------------------|----------------------------------|--|
| Index | Index Levels | | Index Change 12/31/99 to 9/30/2006 | Required Future Returns through 2009 at Various Assumed Annual Rates | | | History of S&P 500 By Decades |
| | 12/31/1999 | 9/30/2006 | | Assumed Rate | 12/31/2009 Level | Rate Required Remaining Years | |
| NYSE Composite* | 6876.10 | 8,469.65 | 1593.55 | 0.00% | 6,876.10 | -4.79% | 1930's -0.1% ~~~~~ 1940's 9.2% ~~~~~ 1950's 19.4% ~~~~~ 1960's 7.8% ~~~~~ 1970's 5.9% ~~~~~ 1980's 17.6% ~~~~~ 1990's 18.2% ~~~~~ History of S&P 500 Longer Periods 20 Years 1980-1999 17.9% ~~~~~ 30 Years 1970-1999 13.7% ~~~~~ 40 Years 1960-1999 12.2% |
| | | Change => | 23.18% | 1.00% | 7,595.49 | -2.53% | |
| The NYSE Average is an average price of all the stocks traded on the New York Stock Exchange. <i>An investment cannot be made directly in an index.</i> | | | | 2.00% | 8,381.93 | -0.24% | |
| All Time High | 09/01/00 | 7,164.55 | | 3.00% | 9,240.90 | 2.07% | |
| Lowest Close Since | 10/09/02 | 4452.49 | | 4.00% | 10,178.31 | 4.42% | |
| Change from High | | -37.85% | | 5.00% | 11,200.44 | 6.80% | |
| Months of Decline | | 25.2 | | 6.00% | 12,314.05 | 9.21% | |
| Gain since Low | | 90.22% | | 7.00% | 13,526.33 | 11.64% | |
| *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. | | | | 8.00% | 14,844.98 | 14.12% | |
| AMEX Composite | 876.97 | 1,906.86 | 1029.89 | 9.00% | 16,278.23 | 16.62% | |
| | | Change => | 117.44% | 10.00% | 17,834.83 | 19.15% | |
| The AMEX Average is an average price of all stocks traded on the American Stock Exchange. <i>An investment cannot be made directly in an index.</i> | | | | 11.00% | 19,524.14 | 21.71% | |
| All Time High | 03/23/00 | 1,036.40 | | 12.00% | 21,356.12 | 24.31% | |
| Lowest Close Since | 07/23/02 | 771.87 | | | | | |
| Change from High | | -25.52% | | | | | |
| Months of Decline | | 28.0 | | | | | |
| Gain since Low | | 147.04% | | | | | |
| Russell 2000 Index | 504.75 | 725.59 | 220.84 | 0.00% | 504.75 | -8.18% | |
| | | Change => | 43.75% | 1.00% | 557.56 | -6.01% | |
| The Russell 2000 is an index comprised of 2000 smaller company stocks used as a measure of small capitalization stock performance. <i>An investment cannot be made directly in an index.</i> | | | | 2.00% | 615.29 | -3.81% | |
| All Time High | 03/09/00 | 606.05 | | 3.00% | 678.34 | -1.57% | |
| Lowest Close Since | 10/09/02 | 327.04 | | 4.00% | 747.15 | 0.69% | |
| Change from High | | -46.04% | | 5.00% | 822.18 | 2.98% | |
| Months of Decline | | 31.0 | | 6.00% | 903.93 | 5.31% | |
| Gain since Low | | 121.87% | | 7.00% | 992.92 | 7.66% | |
| | | | | 8.00% | 1,089.72 | 10.04% | |
| | | | | 9.00% | 1,194.93 | 12.45% | |
| | | | | 10.00% | 1,309.19 | 14.90% | |
| | | | | 11.00% | 1,433.20 | 17.37% | |
| | | | | 12.00% | 1,567.68 | 19.87% | |

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