

Courtesy of: James O. Davis The Financial Advisory Group

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What If's For the Decade 2000-2010 With:				3.23 Years Remaining as of: 10/09/06			
Index	Index Levels		Index Change 12/31/99 to 10/9/2006	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	10/9/2006		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
Dow Industrials	11,497.12	11,857.81	360.69	0.00%	11,497.12	-0.95%	<u>1930's</u> -0.1% ~~~~~ <u>1940's</u> 9.2% ~~~~~ <u>1950's</u> 19.4% ~~~~~ <u>1960's</u> 7.8% ~~~~~ <u>1970's</u> 5.9% ~~~~~ <u>1980's</u> 17.6% ~~~~~ <u>1990's</u> 18.2%
		Change =>	3.14%	1.00%	12,699.97	2.15%	
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	5.31%	
				3.00%	15,451.17	8.54%	
				4.00%	17,018.55	11.84%	
				5.00%	18,727.60	15.20%	
				6.00%	20,589.59	18.63%	
				7.00%	22,616.58	22.13%	
<i>Pre Bear Market High</i>	<i>01/14/00</i>	<i>11,722.98</i>		8.00%	24,821.42	25.70%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>7286.27</i>		9.00%	27,217.86	29.34%	
<i>Change from High</i>		<i>-37.85%</i>		10.00%	29,820.57	33.04%	
<i>Months of Decline</i>		<i>32.8</i>		11.00%	32,645.16	36.82%	
<i>Gain since Low</i>		<i>62.74%</i>		12.00%	35,708.31	40.68%	
S&P 500 Index	1,469.25	1,350.66	-118.59	0.00%	1,469.25	2.64%	
		Change =>	-8.07%	1.00%	1,622.97	5.85%	
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	9.13%	
				3.00%	1,974.55	12.48%	
				4.00%	2,174.85	15.89%	
				5.00%	2,393.25	19.38%	
				6.00%	2,631.20	22.93%	
				7.00%	2,890.24	26.56%	
<i>Pre Bear Market High</i>	<i>03/24/00</i>	<i>1,527.46</i>		8.00%	3,172.00	30.26%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>776.76</i>		9.00%	3,478.25	34.03%	
<i>Change from High</i>		<i>-49.15%</i>		10.00%	3,810.86	37.87%	
<i>Months of Decline</i>		<i>30.5</i>		11.00%	4,171.82	41.79%	
<i>Gain since Low</i>		<i>73.88%</i>		12.00%	4,563.27	45.78%	
NASDAQ Index	4,069.31	2,311.77	-1757.54	0.00%	4,069.31	19.13%	History of S&P 500 Longer Periods 20 Years <u>1980-1999</u> 17.9% ~~~~~ 30 Years <u>1970-1999</u> 13.7% ~~~~~ 40 Years <u>1960-1999</u> 12.2%
		Change =>	-43.19%	1.00%	4,495.05	22.86%	
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	26.66%	
				3.00%	5,468.81	30.55%	
				4.00%	6,023.57	34.51%	
				5.00%	6,628.48	38.56%	
				6.00%	7,287.51	42.68%	
				7.00%	8,004.95	46.89%	
<i>Pre Bear Market High</i>	<i>03/10/00</i>	<i>5,048.62</i>		8.00%	8,785.34	51.19%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>1114.11</i>		9.00%	9,633.54	55.56%	
<i>Change from High</i>		<i>-77.93%</i>		10.00%	10,554.74	60.02%	
<i>Months of Decline</i>		<i>31.0</i>		11.00%	11,554.48	64.57%	
<i>Gain since Low</i>		<i>107.50%</i>		12.00%	12,638.66	69.20%	

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	12/31/1999	10/9/2006		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
NYSE Composite*	6,876.10	8,538.40	1662.30	0.00%	6,876.10	-6.48%	<u>1930's</u> -0.1% ~~~~~ <u>1940's</u> 9.2% ~~~~~ <u>1950's</u> 19.4% ~~~~~ <u>1960's</u> 7.8% ~~~~~ <u>1970's</u> 5.9% ~~~~~ <u>1980's</u> 17.6% ~~~~~ <u>1990's</u> 18.2%
		Change =>	24.18%	1.00%	7,595.49	-3.56%	
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	-0.57%	
<i>Pre Bear Market High</i>	<i>09/01/00</i>	<i>7,164.55</i>		3.00%	9,240.90	2.48%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>4452.49</i>		4.00%	10,178.31	5.59%	
<i>Change from High</i>		<i>-37.85%</i>		5.00%	11,200.44	8.76%	
<i>Months of Decline</i>		<i>25.2</i>		6.00%	12,314.05	12.00%	
<i>Gain since Low</i>		<i>91.77%</i>		7.00%	13,526.33	15.31%	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				8.00%	14,844.98	18.68%	
				9.00%	16,278.23	22.11%	
				10.00%	17,834.83	25.61%	
				11.00%	19,524.14	29.18%	
				12.00%	21,356.12	32.82%	
AMEX Composite	876.97	1,887.45	1010.48	0.00%	876.97	-21.13%	
		Change =>	115.22%	1.00%	968.72	-18.66%	
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>				2.00%	1,069.02	-16.14%	
<i>Pre Bear Market High</i>	<i>03/23/00</i>	<i>1,036.40</i>		3.00%	1,178.57	-13.57%	
<i>Lowest Close Since</i>	<i>07/23/02</i>	<i>771.87</i>		4.00%	1,298.13	-10.94%	
<i>Change from High</i>		<i>-25.52%</i>		5.00%	1,428.49	-8.26%	
<i>Months of Decline</i>		<i>28.0</i>		6.00%	1,570.52	-5.53%	
<i>Gain since Low</i>		<i>144.53%</i>		7.00%	1,725.13	-2.75%	
				8.00%	1,893.31	0.10%	
				9.00%	2,076.11	2.99%	
				10.00%	2,274.63	5.95%	
				11.00%	2,490.09	8.96%	
				12.00%	2,723.74	12.03%	
Russell 2000 Index	504.75	744.57	239.82	0.00%	504.75	-11.34%	History of S&P 500 Longer Periods <u>20 Years</u> <u>1980-1999</u> 17.9% ~~~~~ <u>30 Years</u> <u>1970-1999</u> 13.7% ~~~~~ <u>40 Years</u> <u>1960-1999</u> 12.2%
		Change =>	47.51%	1.00%	557.56	-8.57%	
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	-5.73%	
<i>Pre Bear Market High</i>	<i>03/09/00</i>	<i>606.05</i>		3.00%	678.34	-2.84%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>327.04</i>		4.00%	747.15	0.11%	
<i>Change from High</i>		<i>-46.04%</i>		5.00%	822.18	3.12%	
<i>Months of Decline</i>		<i>31.0</i>		6.00%	903.93	6.19%	
<i>Gain since Low</i>		<i>127.67%</i>		7.00%	992.92	9.32%	
				8.00%	1,089.72	12.51%	
				9.00%	1,194.93	15.77%	
				10.00%	1,309.19	19.09%	
				11.00%	1,433.20	22.48%	
				12.00%	1,567.68	25.92%	

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