

**Courtesy of: James O. Davis The Financial Advisory Group**

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What If's For the Decade 2000-2010 With:				3.00 Years Remaining as of: 12/31/06			
Index	Index Levels		Index Change 12/31/99 to 12/31/2006	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	12/31/2006		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
<b>Dow Industrials</b>	11497.12	12,463.15	966.03	0.00%	11,497.12	-2.65%	<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 =>	8.40%	1.00%	12,699.97	0.63%	
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	3.99%	
				3.00%	15,451.17	7.43%	
				4.00%	17,018.55	10.94%	
				5.00%	18,727.60	14.54%	
				6.00%	20,589.59	18.22%	
<i>Pre Bear Market High</i>	<i>01/14/00</i>	<i>11,722.98</i>		7.00%	22,616.58	21.97%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>7286.27</i>		8.00%	24,821.42	25.82%	
		<i>Change from High</i>	<i>-37.85%</i>	9.00%	27,217.86	29.74%	
		<i>Months of Decline</i>	<i>32.8</i>	10.00%	29,820.57	33.75%	
		<i>Gain since Low</i>	<i>71.05%</i>	11.00%	32,645.16	37.85%	
				12.00%	35,708.31	42.03%	
<b>S&amp;P 500 Index</b>	1469.25	1,418.30	-50.95	0.00%	1,469.25	1.18%	
		Change =>	-3.47%	1.00%	1,622.97	4.60%	
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	8.09%	
				3.00%	1,974.55	11.66%	
				4.00%	2,174.85	15.32%	
				5.00%	2,393.25	19.05%	
				6.00%	2,631.20	22.87%	
<i>Pre Bear Market High</i>	<i>03/24/00</i>	<i>1,527.46</i>		7.00%	2,890.24	26.78%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>776.76</i>		8.00%	3,172.00	30.77%	
		<i>Change from High</i>	<i>-49.15%</i>	9.00%	3,478.25	34.85%	
		<i>Months of Decline</i>	<i>30.5</i>	10.00%	3,810.86	39.02%	
		<i>Gain since Low</i>	<i>82.59%</i>	11.00%	4,171.82	43.28%	
				12.00%	4,563.27	47.63%	
<b>NASDAQ Index</b>	4069.31	2,415.29	-1654.02	0.00%	4,069.31	18.99%	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 =>	-40.65%	1.00%	4,495.05	23.00%	
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	27.11%	
				3.00%	5,468.81	31.31%	
				4.00%	6,023.57	35.61%	
				5.00%	6,628.48	40.01%	
				6.00%	7,287.51	44.50%	
<i>Pre Bear Market High</i>	<i>03/10/00</i>	<i>5,048.62</i>		7.00%	8,004.95	49.10%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>1114.11</i>		8.00%	8,785.34	53.79%	
		<i>Change from High</i>	<i>-77.93%</i>	9.00%	9,633.54	58.59%	
		<i>Months of Decline</i>	<i>31.0</i>	10.00%	10,554.74	63.49%	
		<i>Gain since Low</i>	<i>116.79%</i>	11.00%	11,554.48	68.50%	
				12.00%	12,638.66	73.61%	

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	12/31/1999	12/31/2006		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
<b>NYSE Composite*</b>	<b>6876.10</b>	<b>9,139.02</b>	<b>2262.92</b>	<b>0.00%</b>	6,876.10	<b>-9.05%</b>	<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%
		<b>Change =&gt;</b>	<b>32.91%</b>	<b>1.00%</b>	7,595.49	<b>-5.98%</b>	
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>				<b>2.00%</b>	8,381.93	<b>-2.84%</b>	
<i>Pre Bear Market High</i>	<i>09/01/00</i>	<i>7,164.55</i>		<b>3.00%</b>	9,240.90	<b>0.37%</b>	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>4452.49</i>		<b>4.00%</b>	10,178.31	<b>3.66%</b>	
<i>Change from High</i>		<i>-37.85%</i>		<b>5.00%</b>	11,200.44	<b>7.02%</b>	
<i>Months of Decline</i>		<i>25.2</i>		<b>6.00%</b>	12,314.05	<b>10.45%</b>	
<i>Gain since Low</i>		<i>105.26%</i>		<b>7.00%</b>	13,526.33	<b>13.96%</b>	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				<b>8.00%</b>	14,844.98	<b>17.55%</b>	
				<b>9.00%</b>	16,278.23	<b>21.22%</b>	
				<b>10.00%</b>	17,834.83	<b>24.97%</b>	
				<b>11.00%</b>	19,524.14	<b>28.79%</b>	
				<b>12.00%</b>	21,356.12	<b>32.70%</b>	
<b>AMEX Composite</b>	<b>876.97</b>	<b>2,056.43</b>	<b>1179.46</b>	<b>0.00%</b>	876.97	<b>-24.73%</b>	
		<b>Change =&gt;</b>	<b>134.49%</b>	<b>1.00%</b>	968.72	<b>-22.19%</b>	
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>				<b>2.00%</b>	1,069.02	<b>-19.59%</b>	
<i>Pre Bear Market High</i>	<i>03/23/00</i>	<i>1,036.40</i>		<b>3.00%</b>	1,178.57	<b>-16.94%</b>	
<i>Lowest Close Since</i>	<i>07/23/02</i>	<i>771.87</i>		<b>4.00%</b>	1,298.13	<b>-14.22%</b>	
<i>Change from High</i>		<i>-25.52%</i>		<b>5.00%</b>	1,428.49	<b>-11.44%</b>	
<i>Months of Decline</i>		<i>28.0</i>		<b>6.00%</b>	1,570.52	<b>-8.59%</b>	
<i>Gain since Low</i>		<i>166.42%</i>		<b>7.00%</b>	1,725.13	<b>-5.69%</b>	
				<b>8.00%</b>	1,893.31	<b>-2.72%</b>	
				<b>9.00%</b>	2,076.11	<b>0.32%</b>	
				<b>10.00%</b>	2,274.63	<b>3.42%</b>	
				<b>11.00%</b>	2,490.09	<b>6.59%</b>	
				<b>12.00%</b>	2,723.74	<b>9.82%</b>	
<b>Russell 2000 Index</b>	<b>504.75</b>	<b>787.66</b>	<b>282.91</b>	<b>0.00%</b>	504.75	<b>-13.79%</b>	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%
		<b>Change =&gt;</b>	<b>56.05%</b>	<b>1.00%</b>	557.56	<b>-10.88%</b>	
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>				<b>2.00%</b>	615.29	<b>-7.90%</b>	
<i>Pre Bear Market High</i>	<i>03/09/00</i>	<i>606.05</i>		<b>3.00%</b>	678.34	<b>-4.86%</b>	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>327.04</i>		<b>4.00%</b>	747.15	<b>-1.74%</b>	
<i>Change from High</i>		<i>-46.04%</i>		<b>5.00%</b>	822.18	<b>1.44%</b>	
<i>Months of Decline</i>		<i>31.0</i>		<b>6.00%</b>	903.93	<b>4.70%</b>	
<i>Gain since Low</i>		<i>140.85%</i>		<b>7.00%</b>	992.92	<b>8.03%</b>	
				<b>8.00%</b>	1,089.72	<b>11.43%</b>	
				<b>9.00%</b>	1,194.93	<b>14.90%</b>	
				<b>10.00%</b>	1,309.19	<b>18.46%</b>	
				<b>11.00%</b>	1,433.20	<b>22.08%</b>	
				<b>12.00%</b>	1,567.68	<b>25.79%</b>	

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