

Courtesy of: James O. Davis The Financial Advisory Group

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What If's For the Decade 2000-2010 With:				2.50 Years Remaining as of: 06/30/07			
Index	Index Levels		Index Change 12/31/99 to 6/30/2007	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	6/30/2007		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
Dow Industrials	11497.12	13,408.62	1911.50	0.00%	11,497.12	-5.97%	<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 =>	16.63%	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	1.78%	
<i>Pre Bear Market High</i>	01/14/00	11,722.98		3.00%	15,451.17	5.84%	
<i>Lowest Close Since</i>	10/09/02	7286.27		4.00%	17,018.55	10.01%	
<i>Change from High</i>		-37.85%		5.00%	18,727.60	14.30%	
<i>Months of Decline</i>		32.8		6.00%	20,589.59	18.71%	
<i>Gain since Low</i>		84.03%		7.00%	22,616.58	23.26%	
				8.00%	24,821.42	27.93%	
				9.00%	27,217.86	32.74%	
				10.00%	29,820.57	37.67%	
				11.00%	32,645.16	42.75%	
				12.00%	35,708.31	47.96%	
S&P 500 Index	1469.25	1,503.35	34.10	0.00%	1,469.25	-0.91%	
		Change =>	2.32%	1.00%	1,622.97	3.11%	
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	7.25%	
<i>Pre Bear Market High</i>	03/24/00	1,527.46		3.00%	1,974.55	11.52%	
<i>Lowest Close Since</i>	10/09/02	776.76		4.00%	2,174.85	15.92%	
<i>Change from High</i>		-49.15%		5.00%	2,393.25	20.44%	
<i>Months of Decline</i>		30.5		6.00%	2,631.20	25.09%	
<i>Gain since Low</i>		93.54%		7.00%	2,890.24	29.88%	
				8.00%	3,172.00	34.81%	
				9.00%	3,478.25	39.87%	
				10.00%	3,810.86	45.07%	
				11.00%	4,171.82	50.42%	
				12.00%	4,563.27	55.91%	
NASDAQ Index	4069.31	2,603.23	-1466.08	0.00%	4,069.31	19.56%	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 =>	-36.03%	1.00%	4,495.05	24.42%	
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	29.42%	
<i>Pre Bear Market High</i>	03/10/00	5,048.62		3.00%	5,468.81	34.57%	
<i>Lowest Close Since</i>	10/09/02	1114.11		4.00%	6,023.57	39.87%	
<i>Change from High</i>		-77.93%		5.00%	6,628.48	45.33%	
<i>Months of Decline</i>		31.0		6.00%	7,287.51	50.95%	
<i>Gain since Low</i>		133.66%		7.00%	8,004.95	56.73%	
				8.00%	8,785.34	62.67%	
				9.00%	9,633.54	68.78%	
				10.00%	10,554.74	75.05%	
				11.00%	11,554.48	81.51%	
				12.00%	12,638.66	88.14%	

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	12/31/1999	6/30/2007		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
NYSE Composite*	6876.10	9,873.02	2996.92	0.00%	6,876.10	-13.47%	<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 =>	43.58%	1.00%	7,595.49	-9.96%	
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	-6.34%	
<i>Pre Bear Market High</i>	09/01/00	7,164.55		3.00%	9,240.90	-2.61%	
<i>Lowest Close Since</i>	10/09/02	4452.49		4.00%	10,178.31	1.23%	
<i>Change from High</i>		-37.85%		5.00%	11,200.44	5.18%	
<i>Months of Decline</i>		25.2		6.00%	12,314.05	9.24%	
<i>Gain since Low</i>		121.74%		7.00%	13,526.33	13.42%	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				8.00%	14,844.98	17.72%	
				9.00%	16,278.23	22.14%	
				10.00%	17,834.83	26.69%	
				11.00%	19,524.14	31.36%	
				12.00%	21,356.12	36.15%	
AMEX Composite	876.97	2,356.38	1479.41	0.00%	876.97	-32.66%	
		Change =>	168.70%	1.00%	968.72	-29.92%	
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	-27.11%	
<i>Pre Bear Market High</i>	03/23/00	1,036.40		3.00%	1,178.57	-24.20%	
<i>Lowest Close Since</i>	07/23/02	771.87		4.00%	1,298.13	-21.22%	
<i>Change from High</i>		-25.52%		5.00%	1,428.49	-18.14%	
<i>Months of Decline</i>		28.0		6.00%	1,570.52	-14.98%	
<i>Gain since Low</i>		205.28%		7.00%	1,725.13	-11.73%	
				8.00%	1,893.31	-8.38%	
				9.00%	2,076.11	-4.94%	
				10.00%	2,274.63	-1.40%	
				11.00%	2,490.09	2.23%	
				12.00%	2,723.74	5.97%	
Russell 2000 Index	504.75	833.70	328.95	0.00%	504.75	-18.19%	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 =>	65.17%	1.00%	557.56	-14.86%	
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	-11.44%	
<i>Pre Bear Market High</i>	03/09/00	606.05		3.00%	678.34	-7.92%	
<i>Lowest Close Since</i>	10/09/02	327.04		4.00%	747.15	-4.29%	
<i>Change from High</i>		-46.04%		5.00%	822.18	-0.55%	
<i>Months of Decline</i>		31.0		6.00%	903.93	3.29%	
<i>Gain since Low</i>		154.92%		7.00%	992.92	7.24%	
				8.00%	1,089.72	11.31%	
				9.00%	1,194.93	15.49%	
				10.00%	1,309.19	19.78%	
				11.00%	1,433.20	24.20%	
				12.00%	1,567.68	28.74%	

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