

Courtesy of: James O. Davis The Financial Advisory Group

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| What If's For the Decade 2000-2010 With: | | | | 2.25 Years Remaining as of: 09/30/07 | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------|------------------------------------------|-------------------------------------------------------------------------|---------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Index | Index Levels | | Index Change 12/31/99 to 9/30/2007 | Required Future Returns through 2009 at Various Assumed Annual Rates | | | History of S&P 500 By Decades |
| | 12/31/1999 | 9/30/2007 | | Assumed Rate | 12/31/2009 Level | Rate Required Remaining Years | |
| Dow Industrials | 11,497.12 | 13,895.63 | 2398.51 | 0.00% | 11,497.12 | -8.08% | <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 => | 20.86% | 1.00% | 12,699.97 | -3.92% | |
| 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 | 0.38% | |
| | | | | 3.00% | 15,451.17 | 4.83% | |
| | | | | 4.00% | 17,018.55 | 9.43% | |
| | | | | 5.00% | 18,727.60 | 14.18% | |
| | | | | 6.00% | 20,589.59 | 19.10% | |
| <i>Pre Bear Market High</i> | <i>01/14/00</i> | <i>11,722.98</i> | | 7.00% | 22,616.58 | 24.17% | |
| <i>Lowest Close Since</i> | <i>10/09/02</i> | <i>7286.27</i> | | 8.00% | 24,821.42 | 29.41% | |
| <i>Change from High</i> | | <i>-37.85%</i> | | 9.00% | 27,217.86 | 34.82% | |
| <i>Months of Decline</i> | | <i>32.8</i> | | 10.00% | 29,820.57 | 40.41% | |
| <i>Gain since Low</i> | | <i>90.71%</i> | | 11.00% | 32,645.16 | 46.17% | |
| | | | | 12.00% | 35,708.31 | 52.12% | |
| S&P 500 Index | 1,469.25 | 1,526.75 | 57.50 | 0.00% | 1,469.25 | -1.69% | |
| | | Change => | 3.91% | 1.00% | 1,622.97 | 2.75% | |
| 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 | 7.35% | |
| | | | | 3.00% | 1,974.55 | 12.11% | |
| | | | | 4.00% | 2,174.85 | 17.03% | |
| | | | | 5.00% | 2,393.25 | 22.11% | |
| | | | | 6.00% | 2,631.20 | 27.37% | |
| <i>Pre Bear Market High</i> | <i>03/24/00</i> | <i>1,527.46</i> | | 7.00% | 2,890.24 | 32.80% | |
| <i>Lowest Close Since</i> | <i>10/09/02</i> | <i>776.76</i> | | 8.00% | 3,172.00 | 38.40% | |
| <i>Change from High</i> | | <i>-49.15%</i> | | 9.00% | 3,478.25 | 44.19% | |
| <i>Months of Decline</i> | | <i>30.5</i> | | 10.00% | 3,810.86 | 50.16% | |
| <i>Gain since Low</i> | | <i>96.55%</i> | | 11.00% | 4,171.82 | 56.32% | |
| | | | | 12.00% | 4,563.27 | 62.68% | |
| NASDAQ Index | 4,069.31 | 2,701.50 | -1367.81 | 0.00% | 4,069.31 | 19.97% | 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 => | -33.61% | 1.00% | 4,495.05 | 25.39% | |
| 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 | 31.01% | |
| | | | | 3.00% | 5,468.81 | 36.81% | |
| | | | | 4.00% | 6,023.57 | 42.82% | |
| | | | | 5.00% | 6,628.48 | 49.02% | |
| | | | | 6.00% | 7,287.51 | 55.43% | |
| <i>Pre Bear Market High</i> | <i>03/10/00</i> | <i>5,048.62</i> | | 7.00% | 8,004.95 | 62.06% | |
| <i>Lowest Close Since</i> | <i>10/09/02</i> | <i>1114.11</i> | | 8.00% | 8,785.34 | 68.90% | |
| <i>Change from High</i> | | <i>-77.93%</i> | | 9.00% | 9,633.54 | 75.96% | |
| <i>Months of Decline</i> | | <i>31.0</i> | | 10.00% | 10,554.74 | 83.25% | |
| <i>Gain since Low</i> | | <i>142.48%</i> | | 11.00% | 11,554.48 | 90.77% | |
| | | | | 12.00% | 12,638.66 | 98.53% | |

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| Index | Index Levels | | Index Change 12/31/99 to 9/30/2007 | Required Future Returns through 2009 at Various Assumed Annual Rates | | | History of S&P 500 By Decades |
| | 12/31/1999 | 9/30/2007 | | Assumed Rate | 12/31/2009 Level | Rate Required Remaining Years | |
| NYSE Composite* | 6,876.10 | 10,039.28 | 3163.18 | 0.00% | 6,876.10 | -15.48% | <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% ~~~~~ History of S&P 500 Longer Periods <u>20 Years 1980-1999</u> 17.9% ~~~~~ <u>30 Years 1970-1999</u> 13.7% ~~~~~ <u>40 Years 1960-1999</u> 12.2% |
| | | Change => | 46.00% | 1.00% | 7,595.49 | -11.66% | |
| 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 | -7.71% | |
| <i>Pre Bear Market High</i> | <i>09/01/00</i> | <i>7,164.55</i> | | 3.00% | 9,240.90 | -3.62% | |
| <i>Lowest Close Since</i> | <i>10/09/02</i> | <i>4452.49</i> | | 4.00% | 10,178.31 | 0.61% | |
| <i>Change from High</i> | | <i>-37.85%</i> | | 5.00% | 11,200.44 | 4.98% | |
| <i>Months of Decline</i> | | <i>25.2</i> | | 6.00% | 12,314.05 | 9.50% | |
| <i>Gain since Low</i> | | <i>125.48%</i> | | 7.00% | 13,526.33 | 14.17% | |
| *12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002. | | | | 8.00% | 14,844.98 | 18.99% | |
| | | | | 9.00% | 16,278.23 | 23.96% | |
| | | | | 10.00% | 17,834.83 | 29.10% | |
| | | | | 11.00% | 19,524.14 | 34.40% | |
| | | | | 12.00% | 21,356.12 | 39.86% | |
| AMEX Composite | 876.97 | 2,410.19 | 1533.22 | 0.00% | 876.97 | -36.19% | |
| | | Change => | 174.83% | 1.00% | 968.72 | -33.31% | |
| 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 | -30.32% | |
| <i>Pre Bear Market High</i> | <i>03/23/00</i> | <i>1,036.40</i> | | 3.00% | 1,178.57 | -27.24% | |
| <i>Lowest Close Since</i> | <i>07/23/02</i> | <i>771.87</i> | | 4.00% | 1,298.13 | -24.04% | |
| <i>Change from High</i> | | <i>-25.52%</i> | | 5.00% | 1,428.49 | -20.74% | |
| <i>Months of Decline</i> | | <i>28.0</i> | | 6.00% | 1,570.52 | -17.33% | |
| <i>Gain since Low</i> | | <i>212.25%</i> | | 7.00% | 1,725.13 | -13.81% | |
| | | | | 8.00% | 1,893.31 | -10.17% | |
| | | | | 9.00% | 2,076.11 | -6.42% | |
| | | | | 10.00% | 2,274.63 | -2.54% | |
| | | | | 11.00% | 2,490.09 | 1.46% | |
| | | | | 12.00% | 2,723.74 | 5.59% | |
| Russell 2000 Index | 504.75 | 805.45 | 300.70 | 0.00% | 504.75 | -18.76% | |
| | | Change => | 59.57% | 1.00% | 557.56 | -15.08% | |
| 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 | -11.28% | |
| <i>Pre Bear Market High</i> | <i>03/09/00</i> | <i>606.05</i> | | 3.00% | 678.34 | -7.35% | |
| <i>Lowest Close Since</i> | <i>10/09/02</i> | <i>327.04</i> | | 4.00% | 747.15 | -3.28% | |
| <i>Change from High</i> | | <i>-46.04%</i> | | 5.00% | 822.18 | 0.92% | |
| <i>Months of Decline</i> | | <i>31.0</i> | | 6.00% | 903.93 | 5.26% | |
| <i>Gain since Low</i> | | <i>146.28%</i> | | 7.00% | 992.92 | 9.75% | |
| | | | | 8.00% | 1,089.72 | 14.38% | |
| | | | | 9.00% | 1,194.93 | 19.16% | |
| | | | | 10.00% | 1,309.19 | 24.10% | |
| | | | | 11.00% | 1,433.20 | 29.19% | |
| | | | | 12.00% | 1,567.68 | 34.44% | |

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