

Courtesy of: James O. Davis The Financial Advisory Group

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What If's For the Decade 2000-2010 With:				0.81 Years Remaining as of: 03/09/09			
Index	Index Levels		Index Change 12/31/99 to 3/9/2009	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	3/9/2009		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
Dow Jones Industrials	11,497.12	6,547.05	-4950.07	0.00%	11,497.12	99.77%	<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 =>	-43.05%	1.00%	12,699.97	125.76%	
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	154.81%	
				3.00%	15,451.17	187.27%	
				4.00%	17,018.55	223.49%	
				5.00%	18,727.60	263.86%	
				6.00%	20,589.59	308.82%	
<i>Pre Bear Market High</i>	<i>01/14/00</i>	<i>11,722.98</i>		7.00%	22,616.58	358.82%	
<i>2000-02 Bear Low</i>	<i>10/09/02</i>	<i>7286.27</i>		8.00%	24,821.42	414.39%	
<i>Change from High</i>		<i>-37.85%</i>		9.00%	27,217.86	476.09%	
<i>Months of Decline</i>		<i>32.8</i>		10.00%	29,820.57	544.51%	
<i>Gain since Low</i>		<i>-10.15%</i>		11.00%	32,645.16	620.33%	
				12.00%	35,708.31	704.27%	
S&P 500 Index	1,469.25	676.53	-792.72	0.00%	1,469.25	159.37%	
		Change =>	-53.95%	1.00%	1,622.97	193.11%	
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	230.84%	
				3.00%	1,974.55	272.98%	
				4.00%	2,174.85	320.00%	
				5.00%	2,393.25	372.42%	
				6.00%	2,631.20	430.79%	
<i>Pre Bear Market High</i>	<i>03/24/00</i>	<i>1,527.46</i>		7.00%	2,890.24	495.71%	
<i>2000-02 Bear Low</i>	<i>10/09/02</i>	<i>776.76</i>		8.00%	3,172.00	567.86%	
<i>Change from High</i>		<i>-49.15%</i>		9.00%	3,478.25	647.96%	
<i>Months of Decline</i>		<i>30.5</i>		10.00%	3,810.86	736.80%	
<i>Gain since Low</i>		<i>-12.90%</i>		11.00%	4,171.82	835.24%	
				12.00%	4,563.27	944.21%	
NASDAQ Index	4,069.31	1,268.64	-2800.67	0.00%	4,069.31	318.87%	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 =>	-68.82%	1.00%	4,495.05	373.35%	
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	434.28%	
				3.00%	5,468.81	502.34%	
				4.00%	6,023.57	578.28%	
				5.00%	6,628.48	662.92%	
				6.00%	7,287.51	757.18%	
<i>Pre Bear Market High</i>	<i>03/10/00</i>	<i>5,048.62</i>		7.00%	8,004.95	862.03%	
<i>2000-02 Bear Low</i>	<i>10/09/02</i>	<i>1114.11</i>		8.00%	8,785.34	978.54%	
<i>Change from High</i>		<i>-77.93%</i>		9.00%	9,633.54	1107.90%	
<i>Months of Decline</i>		<i>31.0</i>		10.00%	10,554.74	1251.36%	
<i>Gain since Low</i>		<i>13.87%</i>		11.00%	11,554.48	1410.34%	
				12.00%	12,638.66	1586.33%	

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	12/31/1999	3/9/2009		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
NYSE Composite*	6,876.10	4,226.31	-2649.79	0.00%	6,876.10	81.88%	<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 =>	-38.54%	1.00%	7,595.49	105.53%	
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	131.99%	
<i>Pre Bear Market High</i>	09/01/00	7,164.55		3.00%	9,240.90	161.54%	
<i>2000-02 Bear Low</i>	10/09/02	4452.49		4.00%	10,178.31	194.52%	
<i>Change from High</i>		-37.85%		5.00%	11,200.44	231.27%	
<i>Months of Decline</i>		25.2		6.00%	12,314.05	272.20%	
<i>Gain since Low</i>		-5.08%		7.00%	13,526.33	317.73%	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				8.00%	14,844.98	368.32%	
				9.00%	16,278.23	424.48%	
				10.00%	17,834.83	486.78%	
				11.00%	19,524.14	555.81%	
				12.00%	21,356.12	632.22%	
AMEX Composite	876.97	1,246.46	369.49	0.00%	876.97	-35.08%	<u>1970's</u> 5.9% ----- <u>1980's</u> 17.6% ----- <u>1990's</u> 18.2%
		Change =>	42.13%	1.00%	968.72	-26.64%	
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	-17.20%	
<i>Pre Bear Market High</i>	03/23/00	1,036.40		3.00%	1,178.57	-6.65%	
<i>2000-02 Bear Low</i>	07/23/02	771.87		4.00%	1,298.13	5.12%	
<i>Change from High</i>		-25.52%		5.00%	1,428.49	18.24%	
<i>Months of Decline</i>		28.0		6.00%	1,570.52	32.84%	
<i>Gain since Low</i>		61.49%		7.00%	1,725.13	49.09%	
				8.00%	1,893.31	67.15%	
				9.00%	2,076.11	87.20%	
				10.00%	2,274.63	109.43%	
				11.00%	2,490.09	134.07%	
				12.00%	2,723.74	161.34%	
Russell 2000 Index	504.75	343.26	-161.49	0.00%	504.75	60.62%	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 =>	-31.99%	1.00%	557.56	81.51%	
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	104.87%	
<i>Pre Bear Market High</i>	03/09/00	606.05		3.00%	678.34	130.97%	
<i>2000-02 Bear Low</i>	10/09/02	327.04		4.00%	747.15	160.09%	
<i>Change from High</i>		-46.04%		5.00%	822.18	192.55%	
<i>Months of Decline</i>		31.0		6.00%	903.93	228.69%	
<i>Gain since Low</i>		4.96%		7.00%	992.92	268.90%	
				8.00%	1,089.72	313.58%	
				9.00%	1,194.93	363.18%	
				10.00%	1,309.19	418.19%	
				11.00%	1,433.20	479.15%	
				12.00%	1,567.68	546.63%	

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