

Courtesy of: James O. Davis The Financial Advisory Group

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What If's For the Decade 2000-2010 With:				0.75 Years Remaining as of: 03/31/09			
Index	Index Levels		Index Change 12/31/99 to 3/31/2009	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	3/31/2009		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
Dow Jones Industrials	11,497.12	7,608.92	-3888.20	0.00%	11,497.12	73.39%	<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 =>	-33.82%	1.00%	12,699.97	97.99%	
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	125.78%	
				3.00%	15,451.17	157.15%	
				4.00%	17,018.55	192.50%	
				5.00%	18,727.60	232.31%	
				6.00%	20,589.59	277.08%	
Pre Bear Market High	01/14/00	11,722.98		7.00%	22,616.58	327.37%	
2000-02 Bear Low	10/09/02	7286.27		8.00%	24,821.42	383.81%	
Change from High		-37.85%		9.00%	27,217.86	447.07%	
Months of Decline		32.8		10.00%	29,820.57	517.91%	
Gain since Low		4.43%		11.00%	32,645.16	597.15%	
				12.00%	35,708.31	685.71%	
S&P 500 Index	1,469.25	797.87	-671.38	0.00%	1,469.25	125.71%	
		Change =>	-45.70%	1.00%	1,622.97	157.73%	
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	193.91%	
				3.00%	1,974.55	234.75%	
				4.00%	2,174.85	280.77%	
				5.00%	2,393.25	332.59%	
				6.00%	2,631.20	390.87%	
Pre Bear Market High	03/24/00	1,527.46		7.00%	2,890.24	456.33%	
2000-02 Bear Low	10/09/02	776.76		8.00%	3,172.00	529.80%	
Change from High		-49.15%		9.00%	3,478.25	612.15%	
Months of Decline		30.5		10.00%	3,810.86	704.37%	
Gain since Low		2.72%		11.00%	4,171.82	807.52%	
				12.00%	4,563.27	922.80%	
NASDAQ Index	4,069.31	1,528.59	-2540.72	0.00%	4,069.31	268.95%	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 =>	-62.44%	1.00%	4,495.05	321.30%	
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	380.44%	
				3.00%	5,468.81	447.19%	
				4.00%	6,023.57	522.42%	
				5.00%	6,628.48	607.13%	
				6.00%	7,287.51	702.39%	
Pre Bear Market High	03/10/00	5,048.62		7.00%	8,004.95	809.40%	
2000-02 Bear Low	10/09/02	1114.11		8.00%	8,785.34	929.49%	
Change from High		-77.93%		9.00%	9,633.54	1064.11%	
Months of Decline		31.0		10.00%	10,554.74	1214.85%	
Gain since Low		37.20%		11.00%	11,554.48	1383.47%	
				12.00%	12,638.66	1571.91%	

For Illustrative Purposes Only. Past performance is not a guarantee of future results.

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Index	Index Levels		Index Change 12/31/99 to 3/31/2009	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	3/31/2009		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
NYSE Composite*	6,876.10	4,978.98	-1897.12	0.00%	6,876.10	53.79%	<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 =>	-27.59%	1.00%	7,595.49	75.61%	
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	100.26%	
Pre Bear Market High	09/01/00	7,164.55		3.00%	9,240.90	128.09%	
2000-02 Bear Low	10/09/02	4452.49		4.00%	10,178.31	159.45%	
Change from High		-37.85%		5.00%	11,200.44	194.75%	
Months of Decline		25.2		6.00%	12,314.05	234.46%	
Gain since Low		11.82%		7.00%	13,526.33	279.07%	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				8.00%	14,844.98	329.13%	
				9.00%	16,278.23	385.24%	
				10.00%	17,834.83	448.07%	
				11.00%	19,524.14	518.36%	
				12.00%	21,356.12	596.91%	
AMEX Composite	876.97	1,359.33	482.36	0.00%	876.97	-44.25%	
		Change =>	55.00%	1.00%	968.72	-36.35%	
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	-27.41%	
Pre Bear Market High	03/23/00	1,036.40		3.00%	1,178.57	-17.32%	
2000-02 Bear Low	07/23/02	771.87		4.00%	1,298.13	-5.96%	
Change from High		-25.52%		5.00%	1,428.49	6.84%	
Months of Decline		28.0		6.00%	1,570.52	21.23%	
Gain since Low		76.11%		7.00%	1,725.13	37.40%	
				8.00%	1,893.31	55.55%	
				9.00%	2,076.11	75.89%	
				10.00%	2,274.63	98.66%	
				11.00%	2,490.09	124.14%	
				12.00%	2,723.74	152.61%	
Russell 2000 Index	504.75	422.75	-82.00	0.00%	504.75	26.67%	
		Change =>	-16.25%	1.00%	557.56	44.64%	
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	64.94%	
Pre Bear Market High	03/09/00	606.05		3.00%	678.34	87.85%	
2000-02 Bear Low	10/09/02	327.04		4.00%	747.15	113.68%	
Change from High		-46.04%		5.00%	822.18	142.76%	
Months of Decline		31.0		6.00%	903.93	175.47%	
Gain since Low		29.27%		7.00%	992.92	212.21%	
				8.00%	1,089.72	253.43%	
				9.00%	1,194.93	299.65%	
				10.00%	1,309.19	351.40%	
				11.00%	1,433.20	409.29%	
				12.00%	1,567.68	473.98%	

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