

Dow Jones Industrial Average YTD Returns as of 3/31/09

DOW JONES Industrial Average Companies Returns as of 3/31/2009

Ticker	Companies	2008 Return	2009 YTD Return	Ticker	Companies	2008 Return	2009 YTD Return
AA	ALCOA	-68.3%	-36.0%	JNJ	JOHNSON AND JOHNSON	-7.8%	-12.4%
AXP	AMERICAN EXPRESS	-63.7%	-27.3%	JPM	JP MORGAN CHASE	-25.1%	-16.8%
BA	BOEING	-50.0%	-17.4%	KFT	KRAFT FOODS	-14.6%	-17.3%
BAC	BANK OF AMERICA	-63.1%	-51.7%	KO	COCA COLA	-24.1%	-3.4%
C	CITIGROUP	-75.7%	-64.1%	MCD	MCDONALDS	8.5%	-12.5%
CAT	CATERPILLAR	-36.6%	-38.0%	MMM	3M	-29.8%	-14.2%
CVX	CHEVRON	-18.3%	-9.9%	MRK	MERCK	-45.3%	-12.5%
DD	DU PONT	-40.2%	-12.1%	MSFT	Microsoft	-44.4%	-6.7%
DIS	WALT DISNEY-DISNEY	-28.6%	-20.8%	PFE	PFIZER	-16.9%	-24.2%
GE	GENERAL ELECTRIC	-54.0%	-38.1%	PG	PROCTER GAMBLE	-13.8%	-24.3%
GM	GENERAL MOTORS	-86.9%	-49.9%	T	AT&T	-28.0%	-12.7%
HD	HOME DEPOT	-11.5%	-1.0%	UTX	UNITED TECH	-28.5%	-20.5%
HPQ	HEWLETT PACKARD	-27.6%	-13.3%	VZ	VERIZON	-18.0%	-12.0%
IBM	IBM	-20.8%	14.0%	WMT	WAL MART	20.0%	-7.5%
INTC	INTEL	-43.5%	0.9%	XOM	EXXON MOBIL	-13.1%	-15.5%

International Country Returns

YTD Returns as of 3/31/09

International Country Returns as of 3/31/2009

Countries	2008 Return	2009 YTD Return	Countries	2008 Return	2009 YTD Return
Brazil	-51.6%	10.8%	Netherlands	-52.8%	-15.8%
Canada	-45.3%	-4.0%	Spain	-39.6%	-19.8%
Mexico	-34.0%	-14.1%	Switzerland	-30.3%	-16.3%
Chile	-39.7%	14.7%	U.K.	-47.6%	-11.0%
Belgium	-49.9%	-6.0%	Australia	-53.3%	-3.6%
France	-41.6%	-16.1%	China	-63.9%	-1.9%
Germany	-42.9%	-19.4%	Hong Kong	-51.9%	-0.3%
Greece	-66.3%	-11.4%	India	-63.2%	-15.5%
Italy	-50.3%	-20.7%	South Korea	-55.4%	-1.7%

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Why Equities Now!

It takes more than cash to help your portfolio recover

Low Return Investments can take years to recover, you need equities

	Size of the Market Downturn				
Investors Rate of Return	-10%	-20%	-30%	-40%	-50%
	YEARS TO RECOVER**				
2%	5.25 Years	11.25 Years	17.75 Years	25.50 Years	34.75 Years
4%	2.75	5.50	9.00	12.75	17.25
6%	1.75	3.75	6.00	8.50	11.50
8%	1.25	2.75	4.50	6.50	8.75
10%	1.00	2.25	3.50	5.25	7.00

* Past performance is no guarantee of future results

** Year are Rounded to the nearest quarter of a year and assumes monthly compounding

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