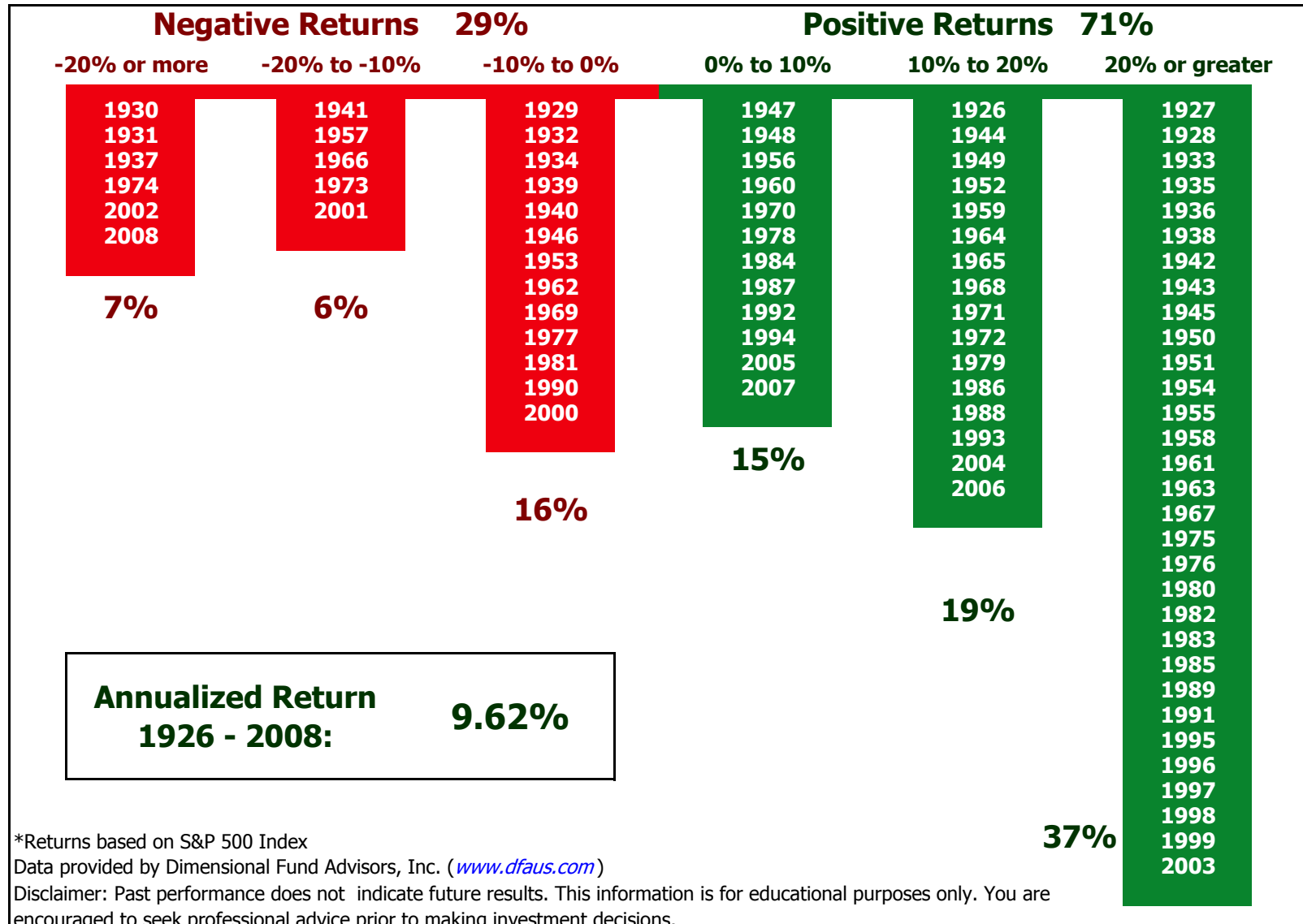


Extremes of the Market

Calendar-Year Total Returns for U.S. Large Cap Stocks*
1926 - 2008



Extremes of the Market

Asset Class Returns For the Past Ten Years*

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Best Return ↓ Worst Return	66.4%	31.0%	39.7%	9.8%	72.5%	33.2%	34.5%	36.0%	39.8%	5.1%
	54.1%	10.1%	12.3%	3.6%	62.1%	31.3%	26.6%	32.6%	15.6%	3.1%
	30.2%	7.7%	9.0%	1.8%	56.3%	26.7%	14.0%	26.9%	11.6%	-39.1%
	27.3%	6.6%	4.4%	-6.0%	54.7%	26.0%	13.8%	22.2%	7.4%	-39.2%
	17.7%	-0.3%	0.4%	-7.4%	39.2%	20.7%	10.5%	21.9%	5.5%	-43.1%
	5.4%	-9.2%	-2.4%	-11.5%	36.2%	18.0%	6.0%	19.7%	5.2%	-43.1%
	5.3%	-14.0%	-4.1%	-15.7%	34.8%	11.2%	4.8%	9.7%	1.8%	-43.7%
	0.4%	-14.3%	-12.1%	-20.4%	17.8%	5.3%	3.5%	5.7%	-4.3%	-45.9%
	-1.0%	-24.3%	-21.1%	-21.9%	4.3%	3.0%	3.3%	5.1%	-16.6%	-46.8%
	-2.6%	-30.6%	-21.2%	-34.6%	1.2%	1.4%	1.6%	4.1%	-17.6%	-53.2%

Annual Return of a 60% Equity / 40% CD & Bond Portfolio ¹									
13.3%	0.2%	0.7%	-7.5%	25.8%	12.2%	8.1%	13.8%	5.0%	-24.6%

Color Key	10 yr Return
Large Cap Growth	-4.1%
Large Cap Value	-0.6%
Small Cap Growth	-1.4%
Small Cap Value	5.6%
International Large Cap	1.2%
International Small Cap	4.3%
Emerging Markets	9.3%
Real Estate	7.7%
1 Month Certificates of Deposit	3.7%
Intermediate Term Govt/Credit Bond Index	5.4%

Portfolio Allocation		
60/40	80/20	100/0
12.5%	16.7%	20.8%
15.5%	20.7%	25.9%
4.7%	6.3%	7.8%
6.2%	8.2%	10.3%
7.4%	9.9%	12.4%
4.6%	6.1%	7.7%
4.5%	5.9%	7.4%
4.7%	6.3%	7.8%
20.0%	10.0%	0.0%
20.0%	10.0%	0.0%

Annualized Portfolio Returns		
1999 - 2008		
60/40 Mix	80/20 Mix	100/0 Mix
3.8%	3.0%	1.9%

*Returns provided by and asset classes defined by Dimensional Fund Advisors (www.dfaus.com)

¹ 60/40 Mix is based on WMS' current recommended portfolio model for a client with a moderately conservative risk tolerance

Disclaimer: Past performance does not indicate future results. This information is for educational purposes only.

You are encouraged to seek professional advice prior to making investment decisions.

All returns are gross. Investment management fees, inflation and taxes have not been deducted.

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