



Six Year Returns (2002 - 2007) for ETF Model Portfolio

Financial Abundance, LLC

Yearly Returns	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
ETF Model Portfolio	-11.63%	35.49%	19.20%	9.91%	21.16%	3.14%
S&P 500 Index	-22.20%	28.18%	10.68%	4.80%	14.74%	4.29%
Russell 3000 Index	-22.48%	30.84%	11.59%	6.00%	15.07%	3.34%
Annualized Returns						
ETF Model Portfolio	-11.63%	9.42%	12.59%	11.91%	13.68%	11.85%
S&P 500 Index	-22.20%	-0.13%	3.35%	3.71%	5.83%	5.57%
Russell 3000 Index	-22.48%	0.71%	4.21%	4.66%	6.66%	6.10%
Cummulative Returns (with dividends reinvested) (Year end value of \$100,000 initially invested on 01/02/2002)						
ETF Model Portfolio	\$88,372	\$119,735	\$142,724	\$156,868	\$189,840	\$195,801
S&P 500 Index	\$77,811	\$99,737	\$110,393	\$115,699	\$132,755	\$138,452
Russell 3000 Index	\$77,520	\$101,428	\$113,184	\$119,978	\$138,060	\$142,674



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2002 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-01	31-Dec-02	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	5.63	5.63	84.3	81.55	2.373	\$200.04	\$193.52	\$13.36
ISHRS Russell MC Val	IWS	1.31	1.31	77.93	68.55	3.85	\$300.03	\$263.92	\$5.04
ISHRS S&P 400 GR	IJK	0.24	0.24	113.95	91.45	0.878	\$100.05	\$80.29	\$0.21
ISHARES S&P 500	IVV	1.48	1.48	114.33	88.35	1.749	\$199.96	\$154.52	\$2.59
ISHRS S&P Small Cap	IJR	0.63	0.63	114.4	97.45	0.874	\$99.99	\$85.17	\$0.55
ISHRS MSCI EAFE	EFA	1.88	1.88	119.3	99.01	0.838	\$99.97	\$82.97	\$1.58
							\$1,000.04	\$860.39	\$23.33

Portfolio capital growth: \$ (139.65)

Portfolio Yield: \$23.33

Total return 2002: \$ (116.32)

% Portfolio growth: -13.96%

% Portfolio Yield: 2.33%

Total portfolio return for 2002: -11.63%

\$100,000 at beginning on 12-31-02 would be: \$88,372 2002 Ret.= -11.63%

\$100,000 In S&P 500 on 12-31-02 would be: \$77,811 2002 Ret.= -22.20%

\$100,000 In Russell 3000 on 12-31-02 would be: \$77,520 2002 Ret.= -22.48%



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2003 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-02	31-Dec-03	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	5.35	5.35	81.55	106.08	2.453	\$200.04	\$260.21	\$13.12
ISHRS Russell MC Val	IWS	1.825	1.825	68.55	93.3	4.376	\$299.97	\$408.28	\$7.99
ISHRS S&P 400 GR	IJK	0.52	0.52	91.45	118.7	1.094	\$100.05	\$129.86	\$0.57
ISHARES S&P 500	IVV	2.03	2.03	88.35	111.22	2.263	\$199.94	\$251.69	\$4.59
ISHRS S&P Small Cap	IJR	0.82	0.82	97.45	134	1.026	\$99.98	\$137.48	\$0.84
ISHRS MSCI EAFE	EFA	2.04	2.04	99.01	136.78	1.01	\$100.00	\$138.15	\$2.06
							\$999.98	\$1,325.68	\$29.17

Portfolio capital growth: \$ 325.69

Portfolio Yield: \$29.17

Total return 2003: \$ 354.87

% Portfolio growth: 32.57%

% Portfolio Yield: 2.92%

Total portfolio return for 2003: 35.49%

\$88,372 at Beginning on 12-31-03 would be: \$119,735 2003 Ret. = 35.49% Two Year Annualized Return 9.42%

\$77,811 In S&P 500 on 12-31-03 would be: \$99,737 2003 Ret. = 28.18% Two Year Annualized Return -0.13%

\$77,520 In Russell 3000 on 12-31-03 would be: \$101,428 2003 Ret. = 30.84% Two Year Annualized Return 0.71%



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2004 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-03	31-Dec-04	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	5.69	5.69	106.08	136.31	1.885	\$199.96	\$256.94	\$10.73
ISHRS S&P 400 VL	IJJ	1.54	1.54	110.39	128.5	3.624	\$400.05	\$465.68	\$5.58
ISHRS S&P 400 GR	IJK	0.59	0.59	118.7	134.4	0.842	\$99.95	\$113.16	\$0.50
ISHARES S&P 500	IVV	2.1	2.1	111.22	121	1.798	\$199.97	\$217.56	\$3.78
ISHRS RUSS 2000	IWM	1.19	1.19	110.8	129.5	0.903	\$100.05	\$116.94	\$1.07

\$999.99 \$1,170.29 \$21.65

Portfolio capital growth: \$ 170.30

Portfolio Yield: \$ 21.65

Total return 2004 YTD: \$ 191.96

% Portfolio growth 2004: 17.03%

% Annulaized Portfolio Yield: 1.85%

Total portfolio return for 2004: **19.20%**

\$119,735 at beginning on 12-31-04 would be: **\$142,724 2004 Ret. = 19.20% Three Year Annualized Return 12.59%**

\$99,737 In S&P 500 on 12-31-04 would be: **\$110,393 2004 Ret. = 10.68% Three Year Annualized Return 3.35%**

\$101,428 In Russell 3000 on 12-31-04 would be: **\$113,184 2004 Ret. = 11.59% Three Year Annualized Return 4.21%**



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2005 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-04	31-Dec-05	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	5.234	5.234	136.31	149.68	0.734	\$100.05	\$109.87	\$3.84
ISHRS S&P 400 VL	IJJ	2.0605	2.0605	128.5	140.98	3.113	\$400.02	\$438.87	\$6.41
ISHRS S&P 400 GR	IJK	0.7185	0.7185	134.4	151.24	0.744	\$99.99	\$112.52	\$0.53
ISHARES S&P 500	IVV	2.146	2.146	121	124.67	1.653	\$200.01	\$206.08	\$3.55
ISHRS RUSS 2000	IWM	1.484	1.484	129.5	133.44	0.772	\$99.97	\$103.02	\$1.15
ISHRS MSCI EAFE	EFA	3.33	3.33	160.25	178.29	0.624	\$100.00	\$111.25	\$2.08
							\$1,000.05	\$1,081.61	\$17.56

Portfolio capital growth: \$ 81.56

Portfolio Yield: \$17.56

Total return 2005: \$ 99.12

% Portfolio growth 2005: 8.16%

% Annulaized Portfolio Yield: 1.76%

Total portfolio return for 2005: 9.91%

\$142,724 at beginning on 12-31-05 would be: \$156,868 2005 Ret. = 9.91% **Four Year Annualized Return 11.91%**

\$110,393 In S&P 500 on 12-31-05 would be: \$115,699 2005 Ret. = 4.80% **Four Year Annualized Return 3.71%**

\$113,184 In Russell 3000 on 12-31-05 would be: \$119,978 2005 Ret. = 6.00% **Four Year Annualized Return 4.66%**



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2006 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-05	31-Dec-06	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	2.961	2.961	74.84	100.3	1.3362	\$100.00	\$134.02	\$3.96
ISHRS Russell MC VL	IWS	2.241	2.241	124.42	146.69	3.215	\$400.01	\$471.61	\$7.20
ISHRS Russell MC GR	IWP	0.717	0.717	93.96	103.15	2.1285	\$199.99	\$219.55	\$1.53
ISRRS Rus. 1000 Valu	IWD	1.692	1.692	69.03	82.7	1.4486	\$100.00	\$119.80	\$2.45
ISHRS RUSS 2000 VL	IWN	1.274	1.274	65.93	80.04	1.5167	\$100.00	\$121.40	\$1.93
ISHRS MSCI EAFE VI	EFV	1.19	1.19	56.32	72.2	1.7755	\$100.00	\$128.19	\$2.11
							\$999.99	\$1,194.57	\$19.18

Portfolio capital growth: \$ 194.58

Portfolio Yield: \$ 17.07

Total return YTD 2006: \$ 211.65

% Portfolio growth YTD 2006: 19.46%

% Annulaized Portfolio Yield: 1.61%

Total portfolio return for YTD 2006: 21.16% **S&P 500 Return for 2006** 15.80%

\$156,686 at beginning on 12-31-06 would be: \$189,840 2006 Ret. = 21.16% **Five Year Annualized Return** 13.68%

\$115,699 In S&P 500 on 12-31-06 would be: \$132,755 2006 Ret. = 14.74% **Five Year Annualized Return** 5.83%

\$119,978 In Russell 3000 on 12-31-06 would be: \$138,060 2006 Ret. = 15.07% **Five Year Annualized Return** 6.66%



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2007 ETF Model Portfolio

Name	Symbol	Div/Shr	Div Share	31-Dec-06	31-Dec-07	Shares	Paid	Current value	Yield
ISHRS C&S REALTY	ICF	0.72	0.72	100.3	103.19	0.997	\$100.00	\$102.88	\$0.72
ISHRS Russell MC VL	IWS	3.24	3.24	146.69	141.06	2.0451	\$300.00	\$288.48	\$6.63
ISHRS S&P 400 VL	IJJ	1.39	1.39	79.24	79.56	2.524	\$200.00	\$200.81	\$3.51
ISRRS Rus. 1000 Valu	IWD	1.93	1.93	82.7	80.25	1.2092	\$100.00	\$97.04	\$2.33
ISHRS RUSS 2000 VL	IWN	1.43	1.43	80.04	76.77	1.2494	\$100.00	\$95.92	\$1.79
ISHRS MSCI EAFE VI	EFV	3.25	3.25	72.2	71.95	2.7701	\$200.00	\$199.31	\$9.00
VG FTSE All World	VEU	0.51	0.51	52.72	58.61	1.9514	\$102.88	\$114.37	\$1.00
St Tracks Gold Shares	GLD			73.51	82.46	1.3049	\$95.92	\$107.60	\$0.00
							\$1,000.00	\$1,006.41	\$24.97

Portfolio capital growth:

\$ 6.41

Portfolio Yield:

\$24.97

Total return 2007:

\$ 31.38

% Portfolio growth:

0.64%

% Portfolio Yield:

2.48%

Total portfolio return for 2007:

3.14%

\$189,840 at beginning on 12-31-07 would be:

\$195,801 2007 Ret. = 3.14% Six Year Annualized Return 11.85%

\$132,755 In S&P 500 on 12-31-07 would be:

\$138,452 2007 Ret. = 4.29% Six Year Annualized Return 5.57%

\$138,060 In Russell 3000 on 12-31-07 would be:

\$142,674 2007 Ret. = 3.34% Six Year Annualized Return 6.10%