

HISTORICAL WWW.401KTREND.COM MARKET TIMING PERFORMANCE FOR INDICATOR #1: The Major Market Index Indicator Long-Term (Last Updated 4/9/2010)

Summary of Index ETF Market Timing Performance with 401ktrend.com Indicator #1

401ktrend.com does not recommend trading these funds. The funds are part of an example portfolio and are provided for educational purposes.

Index	ETF/Index Ticker	First Position Date	Last Major Indicator Entry/Exit Date	Cumulative 401ktrend Gain*	Cumulative Buy & Hold Gain*	Data Last Updated	Current Major Indicator**	Change in Value During Current Indicator	Indicator	Market Timing Indicator Description
S&P 500	SPY, SPX	2/1/1985	2/17/2010	1059.07%	568.63%	4/9/2010	U	8.6%	#1	Major Market Index Indicator
Dow Industrial Average	DIA, DJX	2/1/1985	2/17/2010	1109.16%	760.70%	4/9/2010	U	6.7%	#1	Major Market Index Indicator
Nasdaq 100	QQQQ, NDX	10/1/1985	2/17/2010	4577.65%	1678.52%	4/9/2010	U	10.1%	#1	Major Market Index Indicator
Russell 2000	IWM, RUT	9/10/1987	2/17/2010	446.84%	316.02%	4/9/2010	U	12.5%	#1	Major Market Index Indicator
MSCI Australia	EWA	4/1/1996	2/17/2010	211.57%	273.34%	4/9/2010	U	10.8%	#1	Major Market Index Indicator
iShares MSCI Japan	EWJ	4/1/1996	2/17/2010	75.99%	-21.76%	4/9/2010	U	7.5%	#1	Major Market Index Indicator
Wilshire 5000	DWC	6/2/2003	2/17/2010	56.06%	34.50%	4/9/2010	U	9.2%	#1	Major Market Index Indicator
Vanguard Total Market ETF	VTI	6/2/2003	2/17/2010	66.99%	49.91%	4/9/2010	U	9.4%	#1	Major Market Index Indicator
MSCI EAFE	EFA	6/2/2003	2/17/2010	136.72%	83.53%	4/9/2010	U	7.9%	#1	Major Market Index Indicator
iShares MSCI Pacific ex-Japan	EPP	6/2/2003	2/17/2010	215.55%	193.40%	4/9/2010	U	10.2%	#1	Major Market Index Indicator

*Cumulative 401ktrend gain does not include interest earned during "Sell/Down" trends. Actual 401ktrend gains may be higher as a result.

Please review the 401ktrend.com home page for details on the free 401k market timing indicators if you have not already

S&P 500 Index Performance with 401ktrend.com Indicator #1 (Ticker: SPY or SPX or ^GSPC)

Fund Data Start Date: 1/2/1985

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ 178.63	\$ 327.83	\$ 149.20	83.5%	2023	\$ 10,000.00	\$ 18,352.46	\$ 18,352.46
08/16/1990	D							158	\$ 18,352.46	\$ 18,379.33	0.1%
01/21/1991	U	01/22/1991	10/09/2000	\$ 328.31	\$ 1,402.03	\$ 1,073.72	327.0%	3548	\$ 78,373.18	\$ 78,487.94	
10/06/2000	D							966	\$ 78,373.18	\$ 54,134.24	-31.0%
05/30/2003	U	06/02/2003	01/18/2008	\$ 967.00	\$ 1,325.19	\$ 358.19	37.0%	1691	\$ 107,403.68	\$ 74,186.31	
01/17/2008	D							762	\$ 107,403.68	\$ 61,957.68	-16.5%
02/17/2010	U	02/18/2010		\$ 1,106.75	\$ 1,194.37	\$ 87.62	7.9%	50	\$ 115,906.70	\$ 66,862.79	
04/09/2010											

U="UP" trend.

D="DOWN" trend.

H="HOLD"

Cumulative 401ktrend Gain:

1059.07%

Cumulative Buy&Hold Gain:

568.63%

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Dow 30 Index Performance with 401ktrend.com Indicator #1 (Ticker: DIA or ^DJI)

Fund Data Start Date: 1/2/1985

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
									\$ 10,000.00	\$ 10,000.00	
01/31/1985	U	02/01/1985	08/17/1990	\$ 1,277.72	\$ 2,644.80	\$1,367.08	107.0%	2023	\$ 20,699.37	\$ 20,699.37	
08/16/1990	D							158	\$ 20,699.37	\$ 20,373.95	-1.6%
01/21/1991	U	01/22/1991	10/09/2000	\$ 2,603.22	\$ 10,568.43	\$7,965.21	306.0%	3548	\$ 84,034.33	\$ 82,713.19	
10/06/2000	D							966	\$ 84,034.33	\$ 69,638.18	-15.8%
05/30/2003	U	06/02/2003	01/18/2008	\$ 8,897.81	\$ 12,099.30	\$3,201.49	36.0%	1691	\$ 114,270.43	\$ 94,694.46	
01/17/2008	D							762	\$ 114,270.43	\$ 81,339.42	-14.1%
02/17/2010	U	02/18/2010		\$ 10,392.90	\$ 10,997.35	\$ 604.45	5.8%	50	\$ 120,916.39	\$ 86,070.11	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 1109.16%
Cumulative Buy&Hold Gain: 760.70%

Nasdaq 100 Index Performance with 401ktrend.com Indicator #1 (Tickers: QQQQ or ^NDX)

Fund Data Start Date: 10/1/1985

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
									\$ 10,000.00	\$ 10,000.00	
01/31/1985	U	10/01/1985	08/17/1990	\$ 112.14	\$ 196.84	\$ 84.70	75.5%	1781	\$ 17,553.06	\$ 17,553.06	
08/16/1990	D							158	\$ 17,553.06	\$ 18,902.27	7.7%
01/21/1991	U	01/22/1991	10/09/2000	\$ 211.97	\$ 3,318.90	\$3,106.93	1465.7%	3548	\$ 274,835.34	\$ 295,960.41	
10/06/2000	D							966	\$ 274,835.34	\$ 105,683.07	-64.3%
05/30/2003	U	06/02/2003	01/18/2008	\$ 1,185.13	\$ 1,844.09	\$ 658.96	55.6%	1691	\$ 427,650.21	\$ 164,445.34	
01/17/2008	D							762	\$ 427,650.21	\$ 162,599.43	-1.1%
02/17/2010	U	02/18/2010		\$ 1,823.39	\$ 1,994.43	\$ 171.04	9.4%	50	\$ 467,765.21	\$ 177,851.79	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 4577.65%
Cumulative Buy&Hold Gain: 1678.52%

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Russell 2000 Index Performance with 401ktrend.com Indicator #1 (Ticker: IWM or ^RUT)

Fund Data Start Date: 9/10/1987

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
									\$ 10,000.00	\$ 10,000.00	
01/31/1985	U	09/10/1987	08/17/1990	\$ 168.97	\$ 145.64	\$ (23.33)	-13.8%	1072	\$ 8,619.28	\$ 8,619.28	
08/16/1990	D							158	\$ 8,619.28	\$ 7,757.59	-10.0%
01/21/1991	U	01/22/1991	10/09/2000	\$ 131.08	\$ 489.53	\$ 358.45	273.5%	3548	\$ 32,189.48	\$ 28,971.42	
10/06/2000	D							966	\$ 32,189.48	\$ 26,195.77	-9.6%
05/30/2003	U	06/02/2003	01/18/2008	\$ 442.63	\$ 673.18	\$ 230.55	52.1%	1691	\$ 48,955.82	\$ 39,840.21	
01/17/2008	D							762	\$ 48,955.82	\$ 37,244.48	-6.5%
02/17/2010	U	02/18/2010		\$ 629.32	\$ 702.95	\$ 73.63	11.7%	50	\$ 54,683.61	\$ 41,602.06	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 446.84%
 Cumulative Buy&Hold Gain: 316.02%

MSCI Australia Index Performance with 401ktrend.com Indicator #1 (Ticker: EWA)

Fund Data Start Date: 4/1/1996

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
									\$ 10,000.00	\$ 10,000.00	
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ 6.64	\$ 6.70	\$ 0.06	0.9%	1652	\$ 10,090.36	\$ 10,090.36	
10/06/2000	D							966	\$ 10,090.36	\$ 12,680.72	25.7%
05/30/2003	U	06/02/2003	01/18/2008	\$ 8.42	\$ 23.65	\$ 15.23	180.9%	1691	\$ 28,341.69	\$ 35,617.47	
01/17/2008	D							762	\$ 28,341.69	\$ 33,960.84	-4.7%
02/17/2010	U	02/18/2010		\$ 22.55	\$ 24.79	\$ 2.24	9.9%	50	\$ 31,157.01	\$ 37,334.34	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 211.57%
 Cumulative Buy&Hold Gain: 273.34%

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iShares MSCI Japan Performance with 401ktrend.com Indicator #1 (Ticker: EWJ)

Fund Data Start Date: 4/1/1996

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ 13.60	\$ 12.02	\$ (1.58)	-11.6%	1652	\$ 8,838.24	\$ 8,838.24	
10/06/2000	D							966	\$ 8,838.24	\$ 4,816.18	-45.5%
05/30/2003	U	06/02/2003	01/18/2008	\$ 6.55	\$ 12.16	\$ 5.61	85.6%	1691	\$ 16,408.08	\$ 8,941.18	
01/17/2008	D							762	\$ 16,408.08	\$ 7,294.12	-18.4%
02/17/2010	U	02/18/2010		\$ 9.92	\$ 10.64	\$ 0.72	7.3%	50	\$ 17,598.99	\$ 7,823.53	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 75.99%
 Cumulative Buy&Hold Gain: -21.76%

Wilshire 5000 Index Performance with 401ktrend.com Indicator #1 (Ticker: ^DWC)

Fund Data Start Date: 10/9/2000

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ -	\$ -	\$ -	0.0%	1652	\$ 10,000.00	\$ 10,000.00	
10/06/2000	D							966	\$ 10,000.00	\$ 10,000.00	-29.4%
05/30/2003	U	06/02/2003	01/18/2008	\$ 9,255.00	\$ 13,308.50	\$ 4,053.50	43.8%	1691	\$ 14,379.79	\$ 14,379.79	
01/17/2008	D							762	\$ 14,379.79	\$ 12,393.30	-13.8%
02/17/2010	U	02/18/2010		\$ 11,470.00	\$ 12,447.90	\$ 977.90	8.5%	50	\$ 15,605.78	\$ 13,449.92	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 56.06%
 Cumulative Buy&Hold Gain: 34.50%

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Vanguard Total Market ETF Performance with 401ktrend.com Indicator #1 (Ticker: VTI)

Fund Data Start Date: 6/15/2001

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ -	\$ -	\$ -	0.0%	1652	\$ 10,000.00	\$ 10,000.00	
10/06/2000	D							966	\$ 10,000.00	\$ 10,000.00	0.0%
05/30/2003	U	06/02/2003	01/18/2008	\$ 40.69	\$ 62.49	\$ 21.80	53.6%	1691	\$ 15,357.58	\$ 15,357.58	
01/17/2008	D							762	\$ 15,357.58	\$ 13,787.17	-10.2%
02/17/2010	U	02/18/2010		\$ 56.10	\$ 61.00	\$ 4.90	8.7%	50	\$ 16,698.97	\$ 14,991.40	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 66.99%
Cumulative Buy&Hold Gain: 49.91%

MSCI EAFE Index Performance with 401ktrend.com Indicator #1 (Ticker: EFA)

The MSCI EAFE Index resembles some international mutual funds

Fund Data Start Date: 8/27/2001

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ -	\$ -	\$ -	0.0%	1652	\$ 10,000.00	\$ 10,000.00	
10/06/2000	D							966	\$ 10,000.00	\$ 10,000.00	0.0%
05/30/2003	U	06/02/2003	01/18/2008	\$ 31.14	\$ 68.71	\$ 37.57	120.6%	1691	\$ 22,064.87	\$ 22,064.87	
01/17/2008	D							762	\$ 22,064.87	\$ 17,106.62	-22.5%
02/17/2010	U	02/18/2010		\$ 53.27	\$ 57.15	\$ 3.88	7.3%	50	\$ 23,672.00	\$ 18,352.60	
04/09/2010											

U="UP" trend. D="DOWN" trend. H="HOLD" Cumulative 401ktrend Gain: 136.72%
Cumulative Buy&Hold Gain: 83.53%

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iShares MSCI Pacific ex-Japan Performance with 401ktrend.com Indicator #1 (Ticker: EPP)

Fund Data Start Date: 10/26/2001

Date	401ktrend suggested trend	Position Entry Date	Position Exit Date	Opening Price	Closing Price	Trend Gain/Loss	Trend Percent Gain/Loss	Length of Trend (calendar days)	Growth of \$10,000 (401ktrend)	Growth of \$10,000 (buy & hold)	Loss Avoided (Gain not realized)
01/31/1985	U	02/01/1985	08/17/1990	\$ -	\$ -	\$ -	0.0%	2023	\$ 10,000.00	\$ 10,000.00	
08/16/1990	D							158	\$ 10,000.00	\$ 10,000.00	0.0%
01/21/1991	U	04/01/1996	10/09/2000	\$ -	\$ -	\$ -	0.0%	1652	\$ 10,000.00	\$ 10,000.00	
10/06/2000	D							966	\$ 10,000.00	\$ 10,000.00	0.0%
05/30/2003	U	06/02/2003	01/18/2008	\$ 15.15	\$ 43.60	\$ 28.45	187.8%	1691	\$ 28,778.88	\$ 28,778.88	
01/17/2008	D							762	\$ 28,778.88	\$ 26,759.08	-7.0%
02/17/2010	U	02/18/2010		\$ 40.54	\$ 44.45	\$ 3.91	9.6%	50	\$ 31,554.54	\$ 29,339.93	
04/09/2010											

U="UP" trend.

D="DOWN" trend.

H="HOLD"

Cumulative 401ktrend Gain:

215.55%

Cumulative Buy&Hold Gain:

193.40%