

RETURNS VS. BENCHMARKS

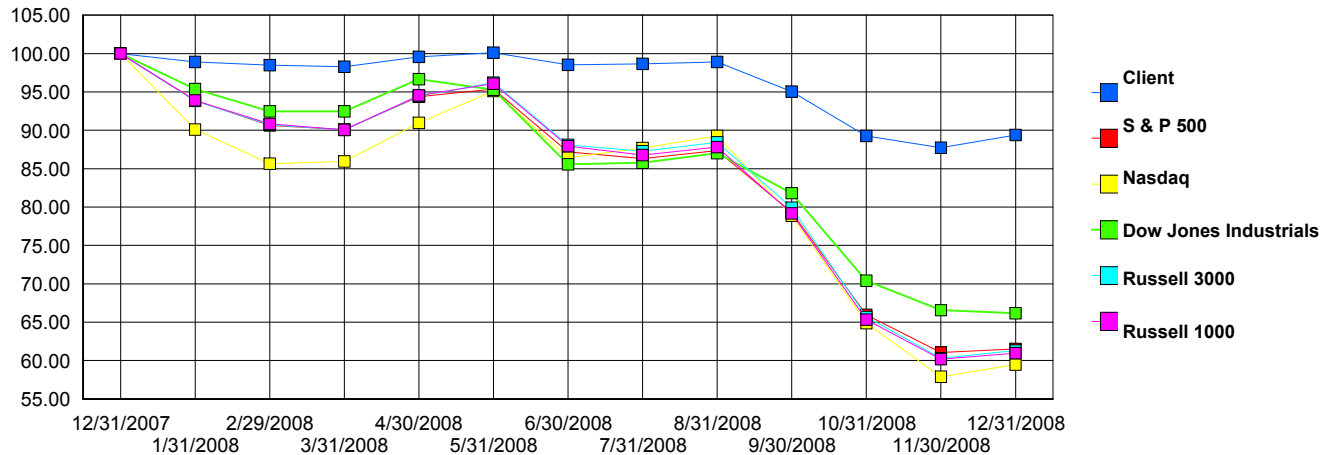
A to Z Capital Management
Phone: 555-555-1236

Range: 01/01/08 to 12/31/08

United Inc. 401(k) P.S.P.

Account: 456789A2, Trust, Profit Sharing Plan

Growth of \$100



Period Ending	Client Return %	Client Growth of \$100	S & P 500	Nasdaq	Dow Jones Industrials	Russell 3000	Russell 1000
12/31/07	0.00	100.00	100.00	100.00	100.00	100.00	100.00
01/31/08	(1.11)	98.89	93.88	90.11	95.37	93.83	93.89
02/29/08	(0.42)	98.47	90.62	85.64	92.47	90.72	90.82
03/31/08	(0.22)	98.26	90.08	85.93	92.45	90.04	90.06
04/30/08	1.33	99.57	94.36	90.97	96.65	94.44	94.53
05/31/08	0.55	100.11	95.37	95.11	95.28	96.18	96.06
06/30/08	(1.60)	98.51	87.17	86.45	85.56	88.09	87.92
07/31/08	0.14	98.65	86.31	87.68	85.78	87.27	86.78
08/31/08	0.25	98.90	87.36	89.26	87.02	88.45	87.79
09/30/08	(3.89)	95.05	79.32	78.87	81.80	79.90	79.18
10/31/08	(6.09)	89.26	65.97	64.89	70.39	65.69	65.32
11/30/08	(1.71)	87.73	61.04	57.90	66.56	60.32	60.19
12/31/08	1.90	89.39	61.51	59.46	66.16	61.30	60.98

	Cumulative Return %	Annual Rate of Return %
Account: 456789A2, Trust, Profit Sharing Plan	(10.61)%	(10.58)%
S & P 500	(38.49)%	(38.40)%
Nasdaq	(40.54)%	(40.46)%
Dow Jones Industrials	(33.84)%	(33.76)%
Russell 3000	(38.70)%	(38.61)%
Russell 1000	(39.02)%	(38.93)%