

<p>2008 was a very difficult year for equity investors. What if you traded our Monthly Plan on the SPX Index fund. Results, based on backtesting, not actual trades, nevertheless they suggest significant profit potential. Results exclude commissions. Note: Monthly Plan will not issue new trade positions in weeks with extreme changes in volatility.</p>							Index Funds Traded	Annual Return	Average Monthly Return
							SPX	388.7%	32.4%
Trade Date	Trade Comment	Bull-Put Spreads	Bear-Call Spreads	Traded Contracts	Credit Per Contract	Debit Per Contract	Weekly Credit	Monthly Credit	Monthly Return
7-Dec-07	Start Jan	1450/1440	1565/1575	4	\$540		\$2,160		
13-Dec-07	Add Jan	1420/1410	1550/1560	1	\$490		\$490		
13-Dec-07	Adjust Bull	1420/1410		4	\$215	-\$260	-\$180		
20-Dec-07	Add Jan	1395/1385	1510/1520	1	\$530		\$530		
20-Dec-07	Adjust Bull	1395/1385		5	\$180	-\$210	-\$150		
27-Dec-07	Add Jan	1420/1410	1575/1585	1	\$180		\$180		
27-Dec-07	Adjust Bea		1575/1585	6	\$20	-\$99	-\$473		
3-Jan-08	Close Jan			7		-\$167	-\$1,170	\$1,388	38.1%
4-Jan-08	Start Feb	1385/1375	1510/1520	4	\$550		\$2,200		
10-Jan-08	Add Feb	1345/1335	1470/1480	1	\$375		\$375		
10-Jan-08	Adjust Bull	1345/1335		4	\$205	-\$335	-\$520		
17-Jan-08	Add Feb	1295/1285	1450/1460	1	\$465		\$465		
17-Jan-08	Adjust Bull	1295/1285		5	\$325	-\$450	-\$625		
24-Jan-08	Add Feb	1270/1260	1410/1420	1	\$410		\$410		
24-Jan-08	Adjust Bull	1270/1260		6	\$160	-\$230	-\$420		
31-Jan-08	Close Feb			7		-\$44	-\$310	\$1,575	44.4%
1-Feb-08	Start Mar	1315/1305	1445/1455	4	\$590		\$2,360		
7-Feb-08	Add Mar	1260/1250	1395/1405	1	\$560		\$560		
7-Feb-08	Adjust Bull	1260/1250		4	\$230	-\$360	-\$520		
14-Feb-08	Add Mar	1300/1290	1435/1445	1	\$405		\$405		
14-Feb-08	Adjust Bea		1435/1445	1	\$200	-\$370	-\$170		
21-Feb-08	Add Mar	1295/1285	1425/1435	1	\$450		\$450		
21-Feb-08	Adjust Bull	1295/1285		1	\$140	-\$150	-\$10		
28-Feb-08	Add Mar	1320/1310	1440/1450	1	\$330		\$330		
28-Feb-08	Adjust Bea		1440/1450	3	\$110	-\$165	-\$165		
6-Mar-08	Close Mar			8		-\$308	-\$2,463	\$777	20.0%
7-Mar-08	Start Apr	1235/1225	1370/1380	4	\$520		\$2,080		
13-Mar-08	Add Apr	1245/1235	1375/1385	1	\$510		\$510		
13-Mar-08	Adjust Bea		1375/1385	4	\$290	-\$320	-\$120		
20-Mar-08	Add Apr	1235/1225	1370/1380	1	\$455		\$455		
20-Mar-08	Adjust Bull	1235/1225		1	\$130	-\$160	-\$30		
27-Mar-08	Add Apr	1275/1265	1405/1415	1	\$350		\$350		
27-Mar-08	Adjust Bull		1405/1415	6	\$150	-\$295	-\$870		
3-Apr-08	Clsoe Apr			7		-\$280	-\$1,960	\$415	11.5%
4-Apr-08	Start May	1310/1300	1445/1455	4	\$475		\$1,900		
10-Apr-08	Add May	1300/1290	1415/1425	1	\$500		\$500		
10-Apr-08	Adjust Bull	1300/1290		4	\$210	-\$230	-\$80		
17-Apr-08	Add May	1310/1300	1420/1430	1	\$440		\$440		
17-Apr-08	Adjust Bea		1420/1430	1	\$270	-\$290	-\$20		

24-Apr-08	Add May	1325/1315	1435/1445	1	\$305		\$305		
24-Apr-08	Adjust Bea		1435/1445	2	\$185	-\$285	-\$200		
1-May-08	Close May			7		-\$160	-\$1,120	\$1,725	44.7%
2-May-08	Start Jun	1360/1350	1460/1470	4	\$525		\$2,100		
8-May-08	Add Jun	1340/1330	1450/1460	1	\$485		\$485		
8-May-08	Adjust Bul	1340/1330		4	\$240	-\$250	-\$40		
15-May-08	Add Jun	1365/1355	1455/1465	1	\$490		\$490		
15-May-08	Adjust Bea		1455/1465	1	\$345	-\$370	-\$25		
22-May-08	Add Jun	1340/1330	1440/1450	1	\$395		\$395		
22-May-08	Adjust Bul	1340/1330		1	\$185	-\$260	-\$75		
29-May-08	Add Jun	1345/1335	1440/1450	1	\$330		\$330		
5-Jun-08	Clsoe Jun			8		-\$173	-\$1,380	\$2,280	54.3%
6-Jun-08	Start Jul	1345/1335	1465/1475	4	\$423		\$1,692		
12-Jun-08	Add Jul	1270/1260	1395/1405	1	\$435		\$435		
12-Jun-08	Adjust Bul	1270/1260		4	\$175	-\$415	-\$960		
19-Jun-08	Add Jul	1280/1270	1395/1405	1	\$390		\$390		
26-Jun-08	Add Jul	1260/1250	1385/1395	1	\$337		\$337		
26-Jun-08	Adjust Bul	1260/1250		5	\$305	-\$365	-\$300		
3-Jul-08	Close Jul			7		-\$334	-\$2,340	-\$746	-18.0%
7-Jul-08	Start Aug	1200/1190	1325/1335	4	\$440		\$1,760		
10-Jul-08	Add Aug	1180/1170	1310/1320	1	\$445		\$445		
10-Jul-08	Adjust Bul	1180/1170		4	\$190	-\$250	-\$240		
17-Jul-08	Add Aug	1190/1180	1300/1310	1	\$485		\$485		
24-Jul-08	Add Aug	1225/1215	1340/1350	1	\$332		\$332		
24-Jul-08	Adjust Bea		1340/1350	5	\$45	-\$123	-\$388		
31-Jul-08	Close Aug			7		-\$55	-\$385	\$2,010	50.5%
1-Aug-08	Start Sep	1210/1200	1325/1335	4	\$520		\$2,080		
7-Aug-08	Add Sep	1235/1225	1345/1355	1	\$445		\$445		
7-Aug-08	Adjust Bea		1345/1355	4	\$165	-\$270	-\$420		
14-Aug-08	Add Sep	1235/1225	1335/1345	1	\$315		\$315		
21-Aug-08	Add Sep	1225/1215	1325/1335	1	\$410		\$410		
21-Aug-08	Adjust Bul	1225/1215		2	\$210	-\$220	-\$20		
28-Aug-08	Add Sep	1235/1225	1330/1340	1	\$425		\$425		
28-Aug-08	Adjust Bea		1330/1340	1	\$30	-\$40	-\$10		
4-Sep-08	Close Sep			8		-\$326	-\$2,606	\$619	14.3%
5-Sep-08	Start Oct	1180/1170	1295/1305	4	\$520		\$2,080		
11-Sep-08	Add Oct	1170/1160	1290/1300	1	\$565		\$565		
11-Sep-08	Adjust Bul	1170/1160		4	\$160	-\$190	-\$120		
18-Sep-08	Add Oct	1090/1080	1225/1235	1	\$500		\$500		
18-Sep-08	Adjust Bul	1090/1080		5	\$205	-\$295	-\$450		
25-Sep-08	Add Oct	1110/1100	1260/1270	1	\$410		\$410		
25-Sep-08	Adjust Bea		1260/1270	1	\$295	-\$515	-\$220		
2-Oct-08	Close Oct			7		-\$354	-\$2,475	\$290	8.4%
3-Oct-08	Start Nov	1020/1010	1200/1210	4	\$560		\$2,240		
9-Oct-08	Add Nov	875/865	1095/1105	1	\$535		\$535		
9-Oct-08	Adjust Bul	875/865		4	\$375	-\$700	-\$1,300		
16-Oct-08	Add Nov	800/790	1010/1020	1	\$570		\$570		

16-Oct-08	Adjust Bul	800/790		5	\$190	-\$300	-\$550		
23-Oct-08	Add Nov	790/780	1000/1010	1	\$470		\$470		
23-Oct-08	Adjust Bul	790/780		6	\$180	-\$195	-\$90		
30-Oct-08	Add Nov	830/820	1030/1040	1	\$520		\$520		
6-Nov-08	Close Nov			8		-\$125	-\$1,000	\$1,395	38.1%
7-Nov-08	Start Dec	820/810	990/1000	4	\$645		\$2,580		
13-Nov-08	Add Dec	765/755	940/950	1	\$620		\$620		
13-Nov-08	Adjust Bul	765/755		4	\$160	-\$240	-\$320		
20-Nov-08	Adjust Bul	695/685		5	\$315	-\$485	-\$850		
28-Nov-08	Add Dec	800/790	975/985	1	\$410		\$410		
28-Nov-08	Adjust Bea		975/985	1	\$230	-\$365	-\$135		
3-Dec-08	Close Dec			6		-\$56	-\$335	\$1,970	82.4%