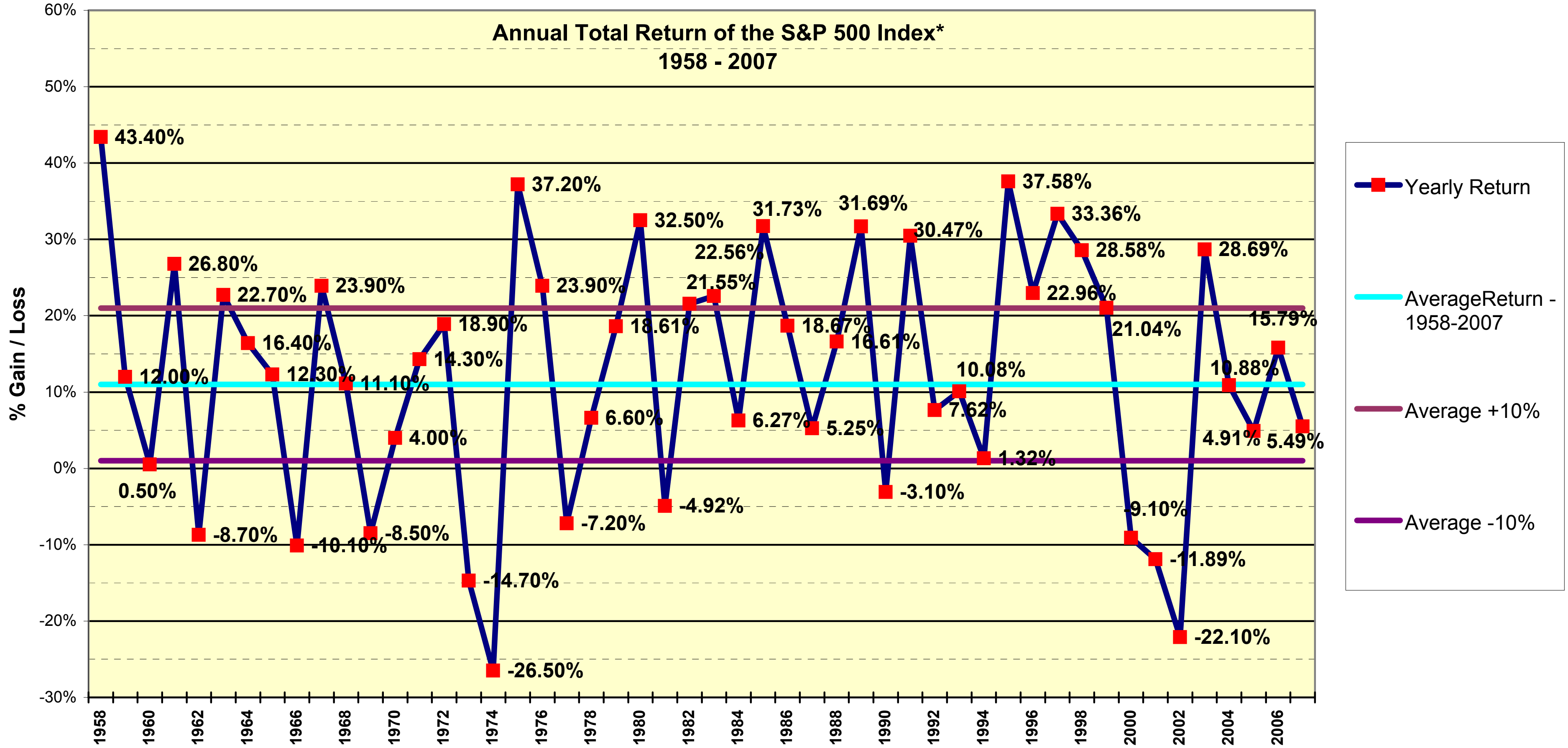
Lincoln Financial Advisors/Sagemark Consulting

The Historical Double-Digit Return of Stocks Can Come At a Price.
Be Prepared for a Wild Ride!

Over the fifty year period from 1958 through 2007 the average annualized return of the S&P 500 Index was 10.99%. However, the actual return of any single year fell within a wide range around that average. In fact, for the period illustrated here, 64% of the time or about 2 out of every 3 years, the actual yearly return is outside the range of +/- 10% of the average.



Years Illustrated	50		Years Equal/Above 10.99 % Average	27
Average Annualized Return	10.99%		Years Below 10.99% Average	23
Years Positive	39		Years Outside +/- 5% of Average	38
Years Negative	11		Years Outside +/- 10% of Average	32

Securities offered through Lincoln Financial Advisors Corp., a broker/dealer. Advisory services offered through Lincoln Financial Advisors or Sagemark Consulting, a division of Lincoln Financial Advisors, a registered investment advisor. Lincoln Financial Advisors/Sagemark Consulting, 8055 E. Tufts Ave, Ste. 1400, Denver, CO 80237 (303) 793-9300

Data sources: Standard and Poors and Morningstar

* Standard & Poors 500 Index: An index consisting of 500 stocks chosen for market size, liquidity and industry grouping, among other factors. The S&P 500 is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large-cap universe. is a market value weighted index - each stock's weight in the index is proportionate to its market value. An index is unmanaged and one cannot invest directly in an index.

Past performance is not indicative of future results.
This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events or a guarantee of future