

**Not Enough** - In a survey conducted by Hewitt Associates, the average 401(k) participant is **on track to replace 81%** of their end-or-career salary. In order for these same participants to maintain their current standard of living, they **will need 126% of their end-of-career salary as annual income** (Source: InvestmentNews).

**Decreasing Equity**—The national median sale price for existing homes in January **fell 14.7%** from one year ago from \$199,800 to \$170,300 (Source: National Association of Realtors).

**Big Number**—The stimulus package signed into law on February 17th, 2009 is estimated to be worth **\$787 Billion**. One would have to spend \$25.3 Million a day to spend the equivalent amount in their average lifetime (Source BFG Research).

**ETF City**—At the end of 2008, the combined assets of all U.S. traded Exchange Traded Funds (ETFs) were \$534.58 Billion. For the one year trailing period, this figure represents a 13.5% decline from 2007. While total assets decline, the net cash flow increased 17.5% to 178.39 Billion (Source: National Stock Exchange).