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### *Market Commentary from Christine B. Cooper*

We've come a long way over the past year!

I believe the economic recovery remains on track and continued improvements may provide a constructive backdrop for the markets. While the trauma investors experienced in 2008 remains somewhat evident, there is good news to share: a key indicator, what investors are doing with their money as opposed to what they are saying, remains constructive.

Much emphasis over the past 12-18 months has been placed on what investors will ultimately do with the money sitting on the sidelines. According to data from the Investment Company Institute, the first quarter of 2010 saw investors continuing to get back into the markets as money flows into equity funds increased at a rather healthy rate.

The even better news for these investors: U.S. equities ended the first quarter of 2010 strong, shaking off a rather lackluster start to 2010. The S&P 500 Index gained 5.39%, through March 31, 2010. Further, if you were to look at the S&P 500 index from its low on March 9, 2009 through the first quarter of 2010, you would see a rising pattern interrupted by a few short-lived pullbacks.<sup>1</sup>

That said, challenges remain, not just in the U.S., but around the world. Governments need to adjust monetary, fiscal and financial industry policy judiciously. In addition, much remains to be seen as investors assess the impact of the health care bill. While the future is still unknown, I look to the market's resiliency in the face of mixed economic news. Perhaps more importantly, I believe the current market environment further reinforces the notion that a well-diversified portfolio may be the best strategy to add value for investors in it for the long haul.

I want to thank you for the opportunity to work with you and for your continued confidence and trust. If you have questions, or would like to discuss the current markets, your portfolio, or ways to repair your portfolio, please don't hesitate to contact me by phone or email.

Sincerely,

Christine B. Cooper  
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<sup>1</sup> Source: Bloomberg

Diversification does not assure a profit or protect against market loss. Past performance is not indicative of future results.