1st Quarter 2012 Review/Preview

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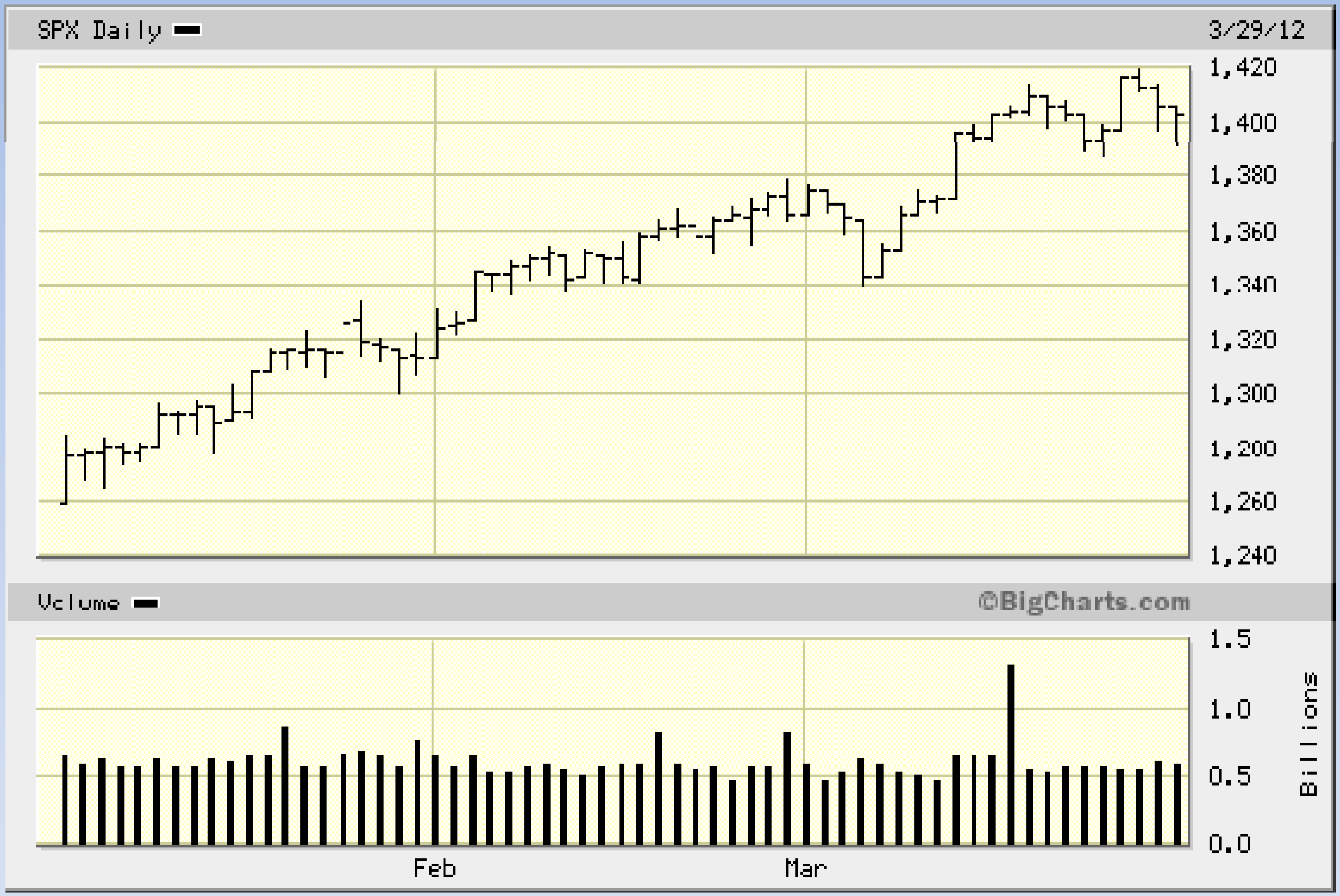
March 30th, 2012

Quick Start in 2012



S&P 500 year to date gain

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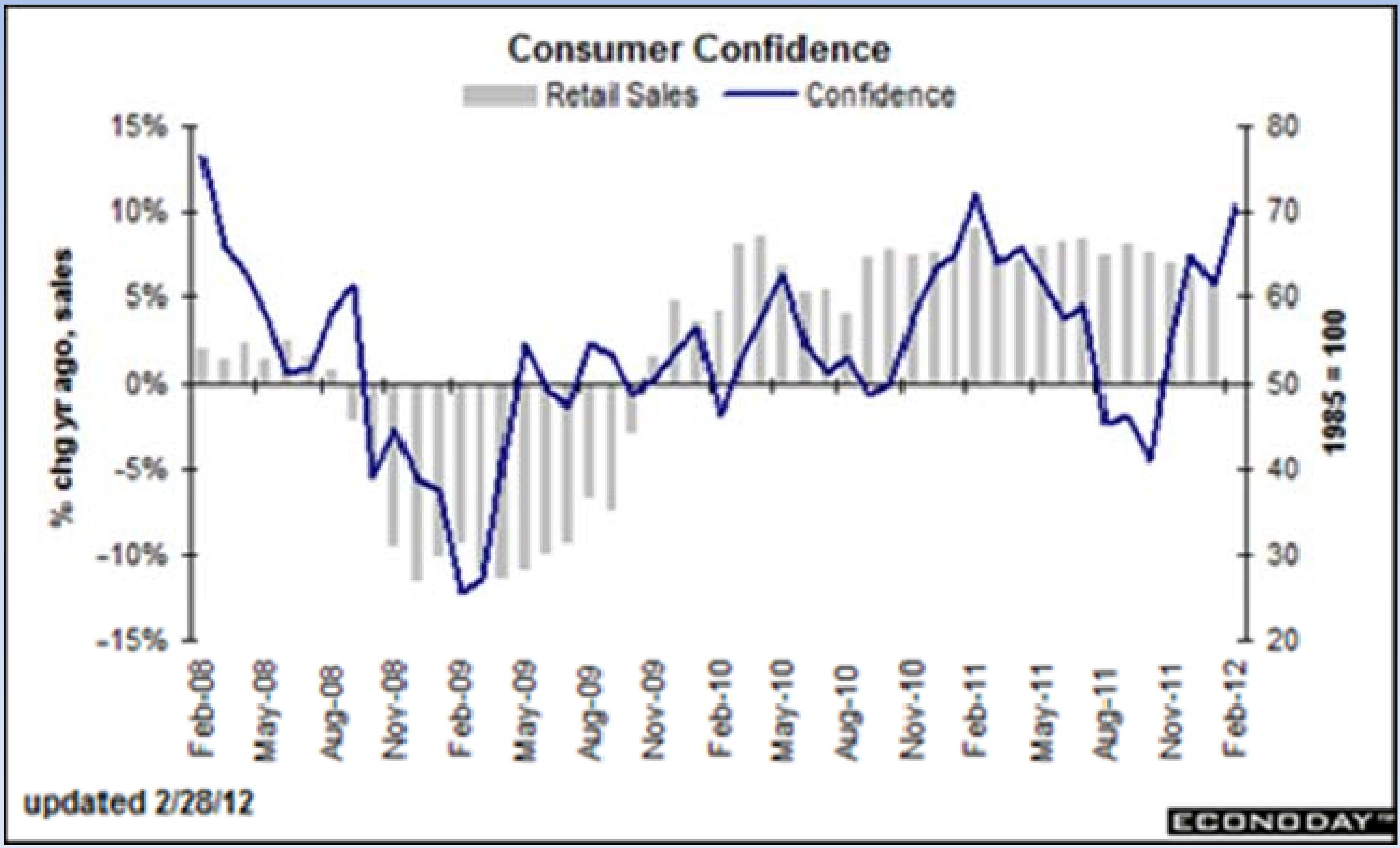
Market Catalysts in the Quarter

- Non farm payrolls better than expected
- Improved outlook for Europe
- Consumer confidence grows
- Results from financial stress test better than expected

Unemployment Rate Declined

Consumer Confidence Has Improved



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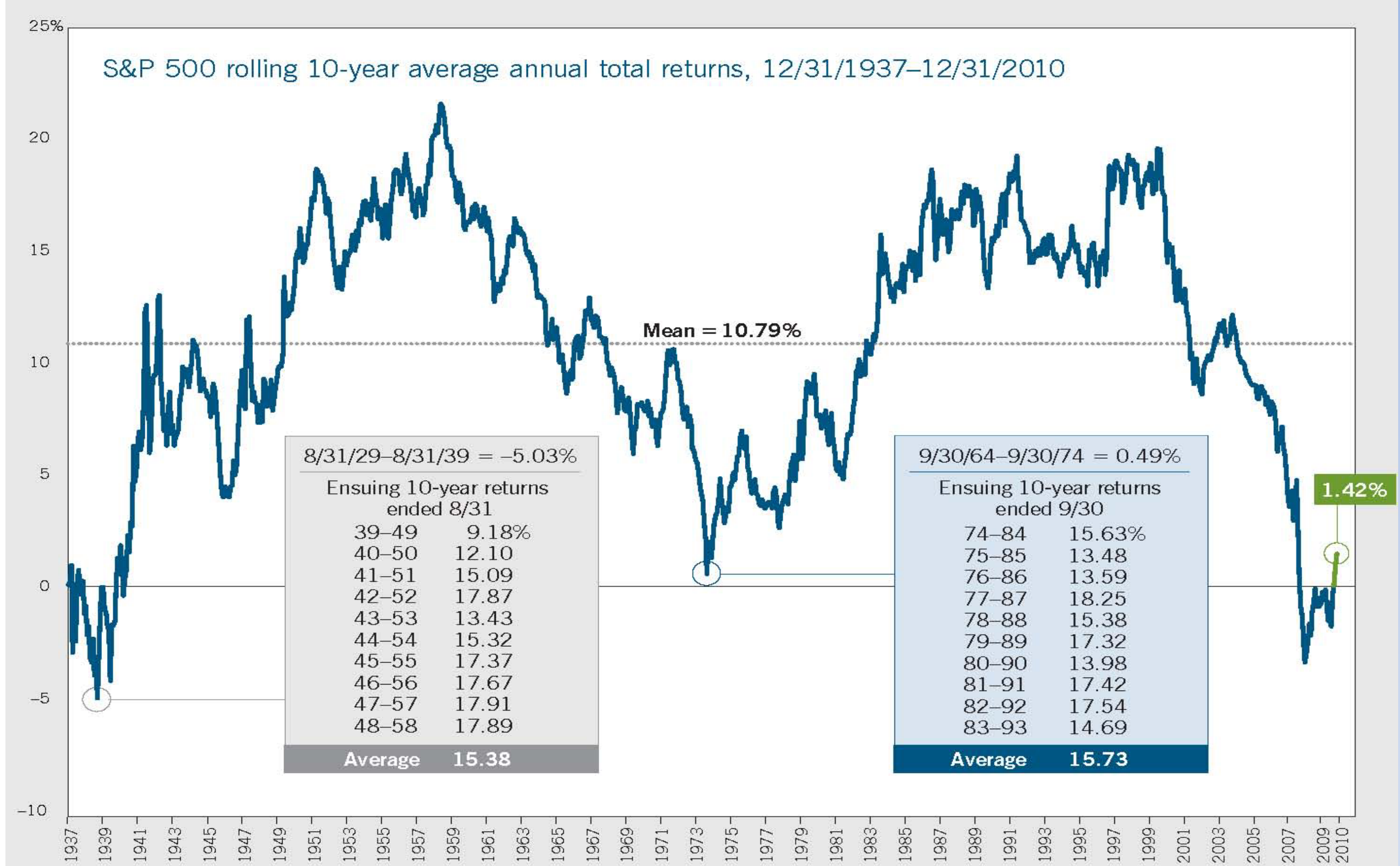
Is it still a good time to invest?

Events experienced over the last 10 years

- Corporate scandals
- Terrorist attacks
- Credit crisis of 2008
- Recessions in 2001 & 2008
- Iraq/Afghanistan wars
- European debt crisis
- S&P rolling 10 year average annual total return:
  - 2000 to 2010 +**1.42%**

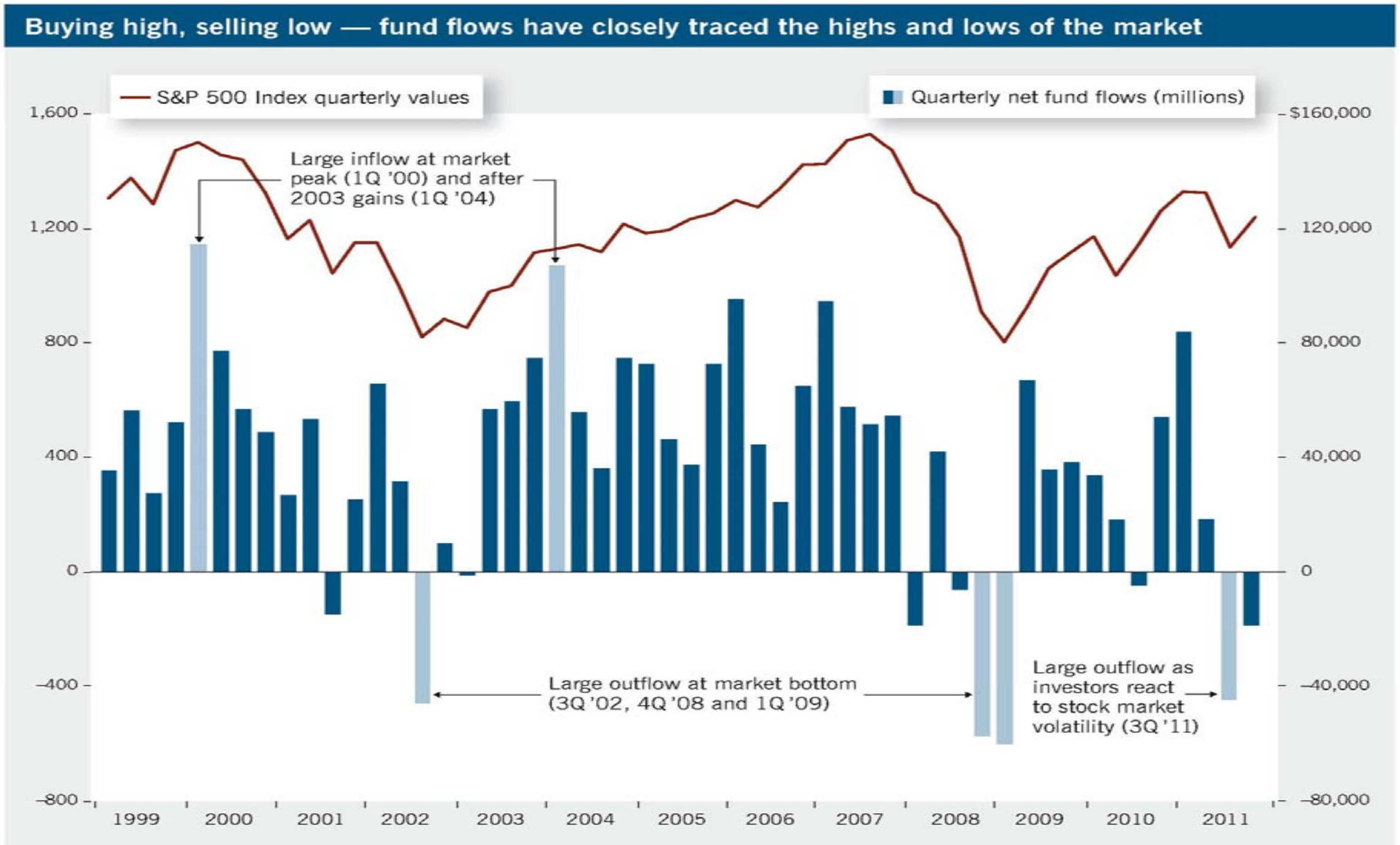
Where do you think we will go from here?



Results are calculated on a monthly basis. The index is unmanaged, and its results include reinvested dividends and/or distributions but do not reflect the effect of sales charges, commissions, account fees, expenses or taxes. Past results are not predictive of results in future periods.

Historically, after long periods of decline, markets have demonstrated long periods of consistent gains

Don't Make Emotional Decisions!

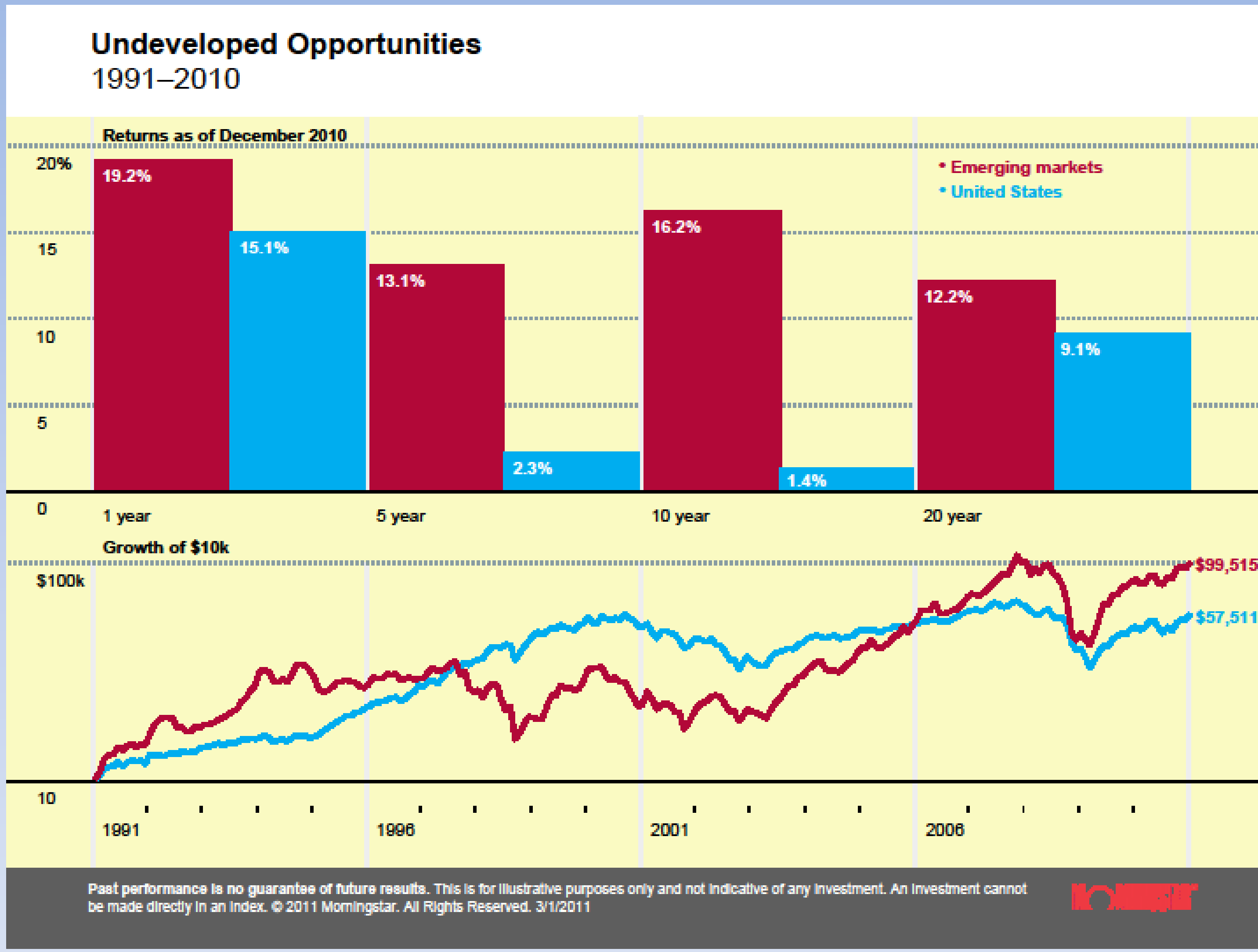


Investors have historically bought high and sold low

What We Expect

- Growth in emerging economies will drive global markets
- Global corporations will benefit
- Improving investor sentiment could drive stock valuations
- Technology innovation will continue to create opportunities
- Continuing uncertainty requires diversification

Emerging markets returns vs. Domestic equities



Emerging markets have produced higher returns over all time periods with higher volatility