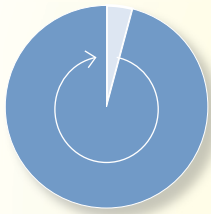


# Are You Prepared for a Financial Markets Comeback?

According to a recent survey of SmartMoney.com users\*:



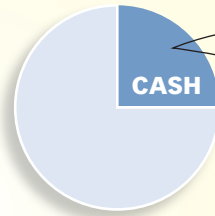
96%

**Feel positive** they will be prepared when the stock market starts to come back.



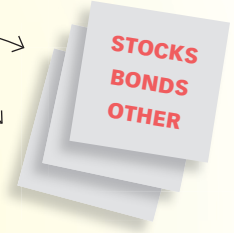
52%

Think the stock market will begin to come back in the next **nine months**.



47%

Have investment holdings of **25% or more in cash**.



62%

Plan to shift from cash into **other investments** in the next nine months.

Why is this important? Because the biggest gains in the market actually happen before an “official” comeback is reported. Since no one can predict when the recovery will take place, it’s beneficial to be prepared.

## What You Can Do

**Assess your current investments** and determine your current asset allocation.

**Decide what your asset allocation should be** — depending on your goals and your time horizon.

**Formulate your action plan.** If you need help, go to [smartmoney.com](http://smartmoney.com) and click on “Investing,” or talk to your financial advisor or 401(k) provider.

\*1,430 SmartMoney.com users completed the survey between March 25, 2009 and March 27, 2009.