Dear Investor,Happy April!

Talk about an amazing time in America! If you have ever wanted to look back and honestly say you were a part of history, this is the time to start paying close attention. Today so many follow the news, yet so few truly realize how many good opportunities and advantages are available…if we could only pay better attention! We wanted to pull together a few past and current statistics to help give a clearer example of the untapped potential we are living amidst.

In the 1-year following the 3/09/09 bear market closing low of 677, the S&P 500 gained +68.6% (i.e., change of the raw index not counting the impact of reinvested dividends) through last Tuesday (3/09/10), its best 1-year performance after a bear market low in the last 50 years. The previous best 1year performance was a +58.3% gain for the S&P 500 following the 1981-82 bear market. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the US stock market .

Progressing forward, the average gain for the S&P 500 in the 2nd year following a bear market closing low (i.e., the 13th month through the 24th month) has been +12.2% in the last 50 years. The best 2nd year return was +25.3% and the worst 2nd year return was +2.0%. The return calculations are based upon the change of the raw index and do not include the impact of reinvested dividends.

Seven years earlier, the Iraq war began in the early hours of 3/20/03. The S&P 500 closed that day at 876. The stock index closed last Friday (3/12/10) at 1150.

Ten years earlier, the NASDAQ Composite closed at an all-time high of 5049 on 3/10/00. Ten years later, the index closed at 2359 last Wednesday (3/10/10), down 53.3% after a decade. However as of 3/10/10, the NASDAQ is up +111.7% from its bear market closing low of 1114 that the index had fallen to on 10/09/02. *All the returns referenced above are based upon the change in the value of the raw index and do not include the impact of reinvested dividends. The NASDAQ Composite is an unmanaged index of securities traded on the NASDAQ system (1).*

Understanding where the financial markets currently stand and where they are headed are one subject, but understanding where YOU stand financially is a completely different and rationally more important subject. Did you know that the total net worth of Americans as of 12-31-09 was a staggering 54.2 trillion!?! And that is a 5.4% increase over the previous year according to the Federal Reserve. The top 10% of US households, when ranked by total net worth, have a median net worth of $1.9 million.

Oh, and by the way…..THE WEALTHIEST top 10% of US households (when ranked by total net worth) have a median net worth of $1.9 million *(2)*.

3 of the 6 richest people in the world are Americans today, but for the first time since 1994, the globe's richest person is not an American. Mexico's Carlos Slim (worth $54 billion) is ranked # 1 *(3)*.

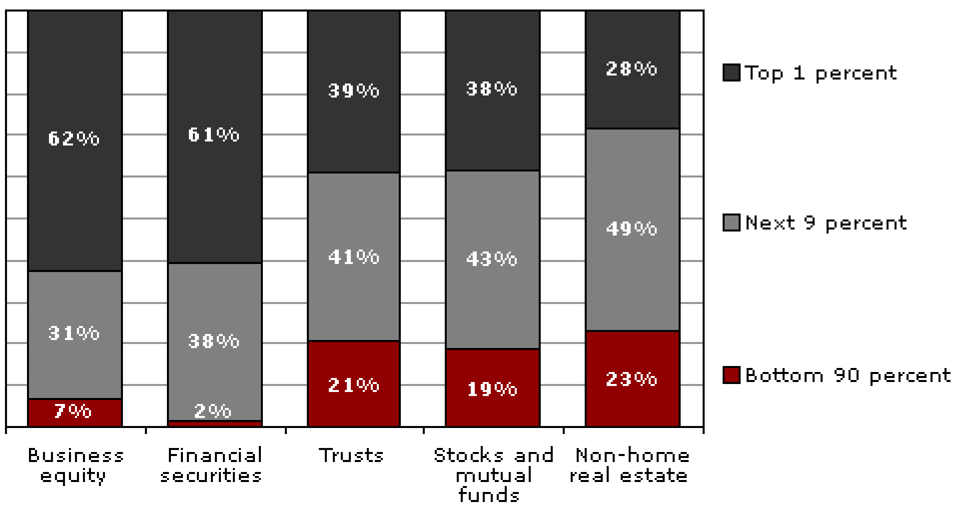
Outstanding credit card balances nationwide have fallen for 16 consecutive months (i.e., October 2008 through January 2010) to $864 billion *(4)*.

The cost of tuition, fees, room and board at an average in-state public college has risen +6.2% per year over the last 20 years, reaching $15,213 for the 2009-2010 school year. If college costs had instead risen only by the rate of inflation (using the CPI) over the last 20 years (+2.8% per year), then a year of college would cost $7,889 during the current school year. The consumer price index (CPI) is a measure of inflation compiled by the US Bureau of Labor Studies *(5)*.

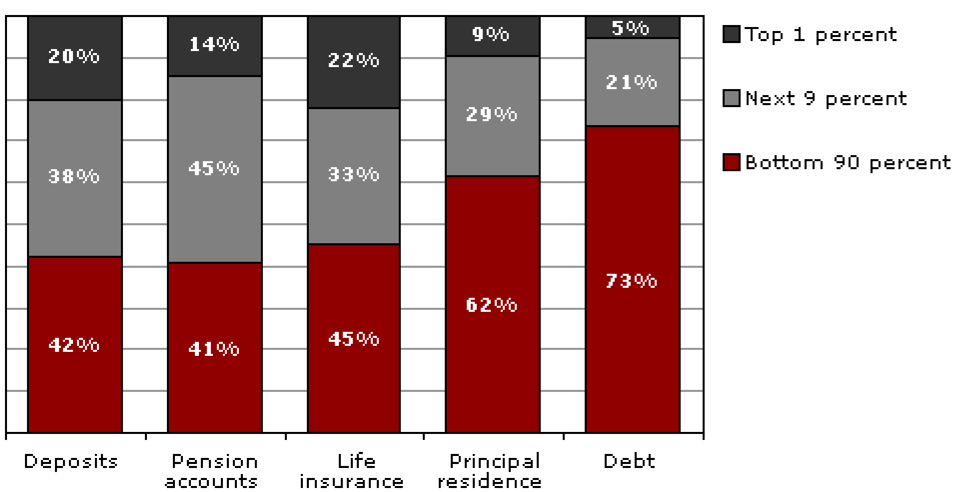
Less than 5% of the American population are wealthy, 35% are considered working middle class, 50% are considered working lower class and 10% are considered to be poor.

America is home to over one million millionaires and more than 70% were born poor. They live in average neighborhoods, in average homes, do not d rive luxury cars and have never spent more than $100 for a pair of shoes.*(6)*

Wealth distribution by type of asset, 2007: investment assets



Wealth distribution by type of asset, 2007: other assets



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The above charts are an eye opener when judging how different wealth classes function. For example, look at the Business Equity held in the first chart in comparison to Debt held in Chart 2 by the wealthiest 1% in America. They OWN roughly 62% of the outstanding equity in the American business market, while they only cumulatively OWE a meager 5% of the outstanding debt. One can only come to see why the “rich continue to get richer”

In closing, remember that although this is an amazing time in American Financial history, you don’t need to run and hide. Together we can stand up and take the retirement bull by the horns and learn what we need to do to redirect our course of action!

Warm regards and a very Happy April,

The Macian Wealth Management Team

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