



George M. Hiller Companies L.L.C.

INVESTMENT MANAGEMENT, TAX, ESTATE & FINANCIAL COUNSEL

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have concerns. Year to date the Dow Jones Industrial Average is up 2.51%, the S&P 500 Index is up 6.30%, and NASDAQ is up 6.66% (source money.cnn.com).

Our market snapshot (taken daily) is as follows:

-- U.S. Equities	Positive outlook for past 983 days
-- International Equities	Positive outlook for past 787 days
-- Resources and Materials	Positive outlook for past 752 days
-- Real Estate	Positive outlook for past 1,879 days
-- Bonds / Fixed Income	Positive outlook for past 220 days

Currently, the top three performing sectors in U.S. Equities (based upon our assessment and ranking methodology) are:

- Healthcare
- NASDAQ 100
- Technology

The Dow 30, Large Cap Blend, and Large Cap Growth all have above average rankings suggesting that these are currently strong areas for broadly investing in diversified US equities.

In summary, we remain bullish on all five broad asset categories outlined at the beginning of our market outlook. Based upon our research and monitoring of various market indicators the current environment for investing in stocks merits some caution, but is generally favorable.

U.S. equities are already at or near all-time highs as measured by broad stock market indexes. At some point one or more of the asset categories listed above will begin a significant decline.

Right now, many economic and business signs we review are bullish, but there will come a time when that changes. Recently an intermediate-term market indicator we monitor has turned negative, but other indicators that we monitor are bullish and many economic signs are positive. Thus, we are generally bullish on U.S. Equities, International Equities, Resources & Materials, Real Estate and Bonds/Fixed Income.

It is our mission to provide high quality professional and objective financial counsel in the areas of investment management, estate and personal financial planning designed to help our clients improve their financial condition and achieve long-term financial goals.

Sincerely,
George M Hiller Companies, LLC Investment Team

Our longer-term outlook continues to remain positive, although we

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