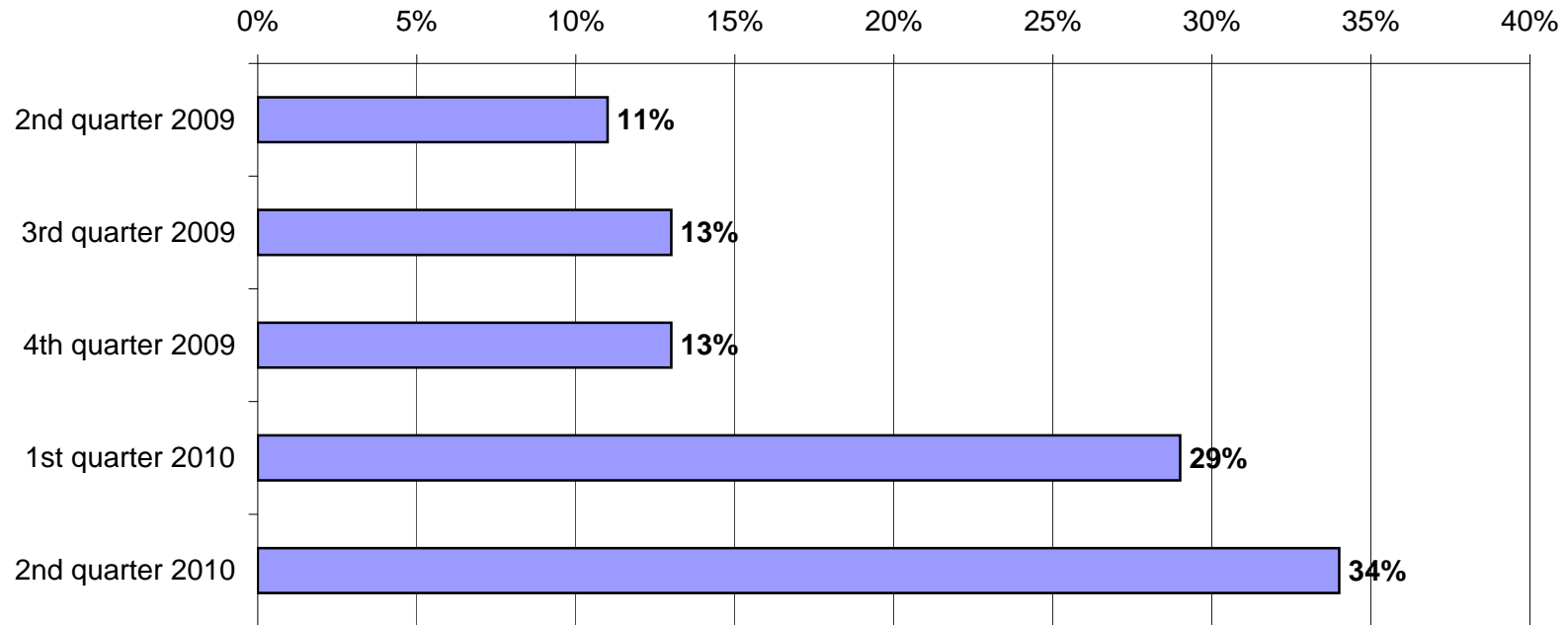


The Wealth Hazards Worry Index November 2009

When did the Recovery begin vs. When will the Recovery begin?



The survey responses that indicate that the Recovery will begin in the 1st quarter or 2nd quarter of 2010 now total 63%. This is an increase from October 2009 when survey responses for the 1st quarter and 2nd quarter of 2010 were only 58%. The Wealth Hazards Worry Index was created to capture the sentiment of consumers. It is measured by comparing the difference in survey responses to when the current recovery began vs. when it will begin over a one month time interval. Those responses that indicate a belief that improvement will occur in future quarters (versus the current quarter) increase the index's score.

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