

For the Week of May 10, 2010

THE MARKETS

Stocks fell on heavy volume Friday as exchanges and traders tried to determine what caused Thursday's Dow plunge of nearly 1,000 points. Greek debt continued to loom large over the equities markets just as an apparent series of computer triggers put the markets into a panic, according to CNNmoney.com. The resulting sell off overshadowed Friday's Labor Department report showing that the U.S. added 290,000 jobs in April, its fastest pace in four years. Unemployment rose slightly to 9.9 percent on an expanded labor force, according to Reuters. For the week, the Dow lost 5.61 percent to close at 10,380.43. The S&P declined 6.34 percent to finish at 1,110.88, and the NASDAQ dropped 7.95 percent to end the week at 2,265.64.

Returns Through 5/7/10	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials	-5.61	0.45	26.98	-5.31	2.73
NASDAQ Composite	-7.95	-0.15	32.01	-4.13	2.86
S&P 500	-6.34	0.26	25.02	-7.67	1.04
BarCap US Agg Bond (TR)	0.45	3.30	8.73	6.45	5.51
MSCI EAFE	-10.02	-10.89	14.85	-12.54	1.34

Source: Morningstar.com. *Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Three- and five-year returns are annualized. The S&P, excluding "1 Week" returns, is a reflection of return to an investor, by reinvesting dividends after the deduction of withholding tax.

Might Run Out – Fifty-eight percent of American workers surveyed (i.e., individuals that have not yet retired) are concerned that they will completely deplete their life savings during retirement before they die (Source: Society of Actuaries, BTN Research).

Twice as Much – For the 17 years from 1965-1981, the top individual marginal tax bracket paid by American taxpayers was 70 percent, double the 35 percent top rate for 2010 (Source: Internal Revenue Service, BTN Research).

The Biggest – The size of the U.S. economy at the end of 2009 (\$14.3 trillion) was larger than the combined size of the three countries ranked 2-3-4 in the world. The collective size of Japan, China and Germany was \$13.2 trillion as of Dec. 31, 2009 (Source: International Monetary Fund, BTN Research).

Large Estate – One out of every 143 deaths in the U.S. in calendar year 2008 ultimately resulted in the payment of federal estate taxes by the estate of the decedent (Source: Center for Disease Control, Bloomberg BusinessWeek, BTN Research).

WEEKLY FOCUS – Emergency Financial Preparedness

Ever had a morning when you can't find your car keys or your wallet? Now imagine that you've been told by a state police officer that you have 30 minutes to evacuate your home due to an impending disaster – such as the recent floods in Tennessee. Could you, in just half an hour, gather all your important papers and documents?

Building a financial emergency kit helps ensure you have the information you need to keep yourself and your family safe, clothed and fed during and after a disaster. For some items, your bank safe deposit box will suffice. Just make sure your key is in the kit, along with the following other items suggested by About.com:

- Copies of driver's license, Social Security card, birth certificate and insurance card for every family member, along with a photo ID and/or passport
- Checkbook(s), a supply of cash and change, and copies of the front and back of credit cards and debit cards
- Contact information for your bank, financial advisor, insurance agent and employer, plus websites, usernames and passwords for financial sites you use
- Insurance policies, living wills and advance directives
- Marriage certificate, citizenship papers, divorce or separation papers, real estate deeds
- Certificates of deposit, stock certificates and IRAs
- Photo or video inventory of personal property such as jewelry, art and antiques
- Contact information for your utility, phone, cable and cell phone companies
- Keys to your house, cars, garage, storage unit, etc.

The Federal Emergency Management Agency (FEMA) created a tool that helps you organize your financial and contact information. You can download the Emergency Financial First Aid Kit, or complete it online and store it electronically, at <http://www.operationhope.org/smdev/lf1.php?id=187>.

If you need help in compiling your important documents to create an emergency financial kit, please contact our office. We're happy to work with your tax, legal and insurance advisors to make sure you have everything you need to recover from a disaster.

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* The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. The Dow Jones Industrial Average is a price-weighted index of 30 actively traded blue-chip stocks. NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index composed of a sample of companies representative of the market structure of 20 European and Pacific Basin countries and includes reinvestment of all dividends. Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment-grade, fixed-rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and 10 years. Written by Securities America. SAI# 304692