

Conference Call Summary

Announced: 10/10/08 Completed: 10/10/08

Market

- Equity Market has bottomed
- Bond Market (Investment grade) has bottomed
- Corporate Market has bottomed
- Markets should retest lows

Looking Ahead

- Target DOW 11,000
- Fed will fix crisis
- 10 Year Treasury to 4.35 next 30 days

We appreciate your business and we will continue to have conference calls that are timely and will assist you in growing your business.