

Newsletter First Quarter 2010

Personal Financial Planning

AMP clients have periodically asked if we offer personal financial planning. As an investment manager, we are fully committed to our *Quantfolio* investment management process and do not feel that we can also be competent in comprehensive financial planning. Our primary focus is to provide stable, consistent returns in varying market conditions and to be responsive to our clients.

Financial planning is the process of defining and then implementing steps to achieve your personal life goals. Issues in the financial planning process generally include such areas as:

- Buying a home
- Insurance requirements
- College funding
- Estate planning
- Retirement income planning.

We are pleased to announce that we have established relationships with a few select Certified Financial Planning firms (CFP's) to provide comprehensive planning services. To achieve the CFP designation, an individual must complete an extensive educational program and then pass exams in all aspects of financial planning. If you desire the assistance of a professional planner, please contact AMP and we will arrange a meeting.

Mutual Fund Update

During the first quarter, we made one mutual fund change. The Sound Shore Large Value Fund was sold and replaced with the Oppenheimer Developing Markets Fund. This change was made to capture the potential growth in the 26 country emerging markets area.

401(k) Investing 2.0

Three years ago we developed AMP 401(k) Retirement Plan Services in conjunction with Benefit Solutions Corporation (BSC) as our third party administrator. We are now pleased to announce the next generation of 401(k) Plan Services.

This program incorporates AMP's new Dynamic Investment Management process where the objective is to better preserve asset values during a market downturn. The new program also includes an updated, more cost effective platform at BSC.

If you know of a small business that may be interested in the **next generation of retirement plan management**, please contact AMP and we will arrange an initial no cost, no obligation meeting.