



Market Commentary

February 28, 2008

All you really need to know about the confidence in the markets now can be learned by looking at the incredibly low interest rates that investors are willing to receive from US Treasury's.....look at the below table, specifically the 5 Year Treasury, where investors are willing to receive an **annual fixed rate of return of only 2.71% for the next five years**.....this equity correction is not over yet!

US TREASURY BOND RATES

Maturity	Yield	Yesterday	Last Week	Last Month
3 Month	1.84	1.89	2.11	2.21
6 Month	1.87	1.94	2.02	2.29
2 Year	1.85	1.99	1.96	2.29
3 Year	1.83	1.98	2.00	2.22
5 Year	2.71	2.89	2.79	2.88
10 Year	3.71	3.85	3.77	3.68
30 Year	4.55	4.65	4.54	4.36

Thank you,

Sean Hanlon, CFP®
CEO and CIO

This Market Commentary contains general information that is not suitable for everyone. The information contained herein should not be construed as personalized investment advice. Russell 2000 Index and S&P 500 Index are indices that cannot be invested in directly without incurring costs. Past performance is not guarantee of future results. There is no guarantee that the views and opinions expressed in this newsletter will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice. Hypothetical performance results do not represent the results of actual or model trading using client assets, but were developed using an analytical process in a theoretical computer simulation and as such represent returns derived by retroactively applying these tools with the benefit of hindsight. The charts herein do not necessarily represent exact moves in client accounts. The charts also show periods of outperformance. Hanlon has experienced periods of underperformance in the past and may also in the future. The returns represented herein are total return inclusive of reinvesting all interest and dividends. Hanlon Investment Management, Inc. ("Hanlon Investment Management") is an SEC registered investment adviser with its principal place of business in the State of New Jersey. Hanlon Investment Management and its representatives are in compliance with the current registration and notice filing requirement imposed upon registered investment advisers by those states in which Hanlon Investment Management maintains clients. Hanlon Investment Management may only transact business in those states in which it is notice filed, or qualifies for an exemption or exclusion from notice filing requirements. This Market Commentary is limited to the dissemination of general information pertaining to its investment advisory services. Any subsequent, direct communication by Hanlon Investment Management with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of Hanlon Investment Management, please contact Hanlon Investment Management or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov). For additional information about Hanlon Investment Management, including fees and services, send for our disclosure statement as set forth on Form ADV from Hanlon Investment Management using the contact information herein. Please read the disclosure statement carefully before you invest or send money. Not all HIM clients are in the strategies discussed herein.