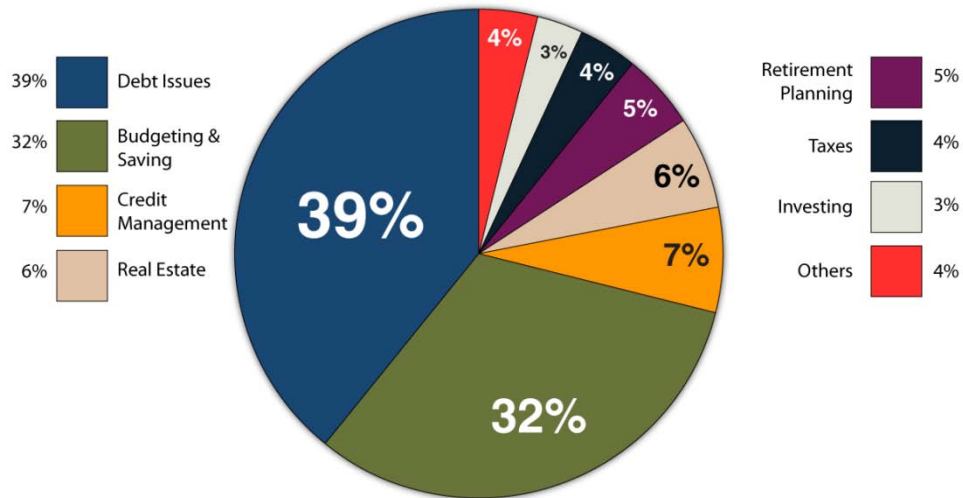


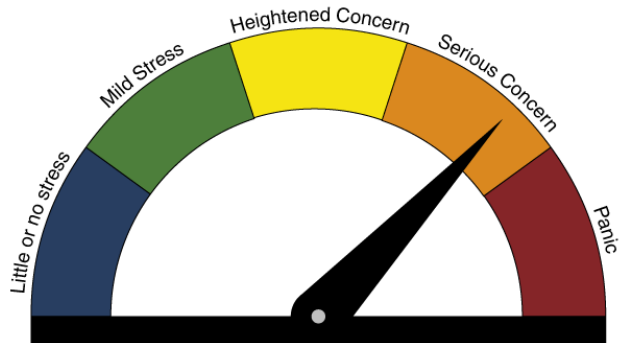
Financial Helpline Topic Breakdown: Q2 2009



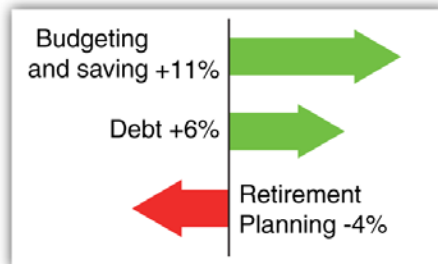
Executive Summary

The signs of economic recovery on Wall Street are not reaching Main Street.

Despite a 15.9% return on the S&P 500 in Q2, employees are experiencing increased financial stress, more serious debt issues, and trouble making ends meet. They are also continuing to take actions that jeopardize their retirement preparedness—such as tapping into their retirement plans for loans and hardship withdrawals to fund current expenses or ceasing to participate in their retirement plans altogether.



Change from Q2 2008 to Q2 2009

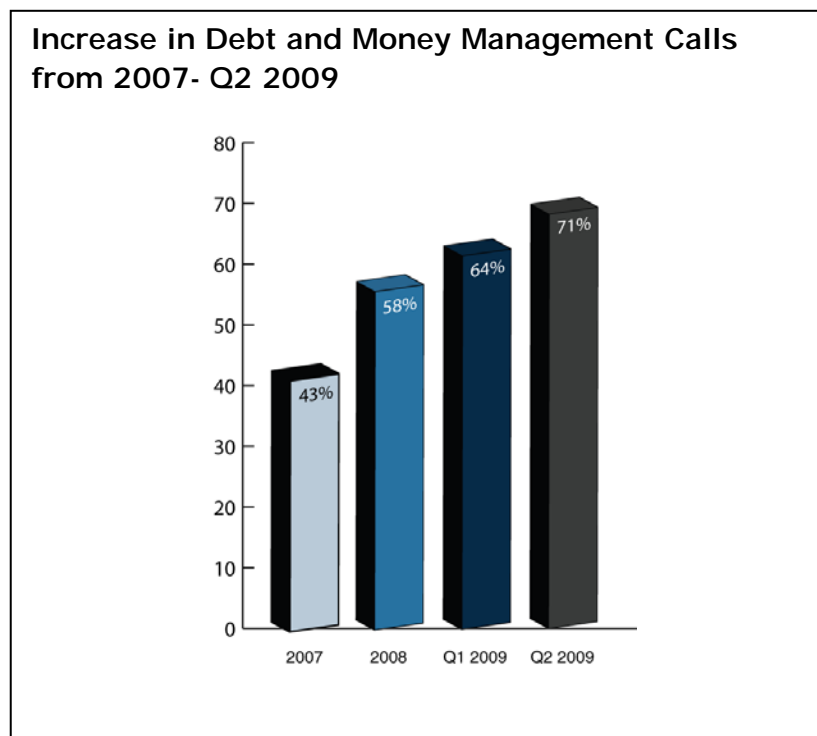


Trend Analysis

Across the board, employees are experiencing increased financial stress.

In Q2 2009:

- 98% of the users of our Online Financial Learning Center reported they are stressed about their finances vs. 97% in Q1 2009.
- 35% reported experiencing high or overwhelming financial stress, up from 32% in Q1 2009.
- Calls regarding bankruptcy and foreclosure increased from 6% of total calls in Q1 2009 to 8% of calls in Q2 2009.
- Calls from employees having trouble making ends meet jumped from 3% in Q1 2009 to an alarming 11% in Q2 2009.
- A record 71% of callers asked questions about debt and money management, up from 64% in Q1 2009, 58% in 2008, and just 43% in 2007.

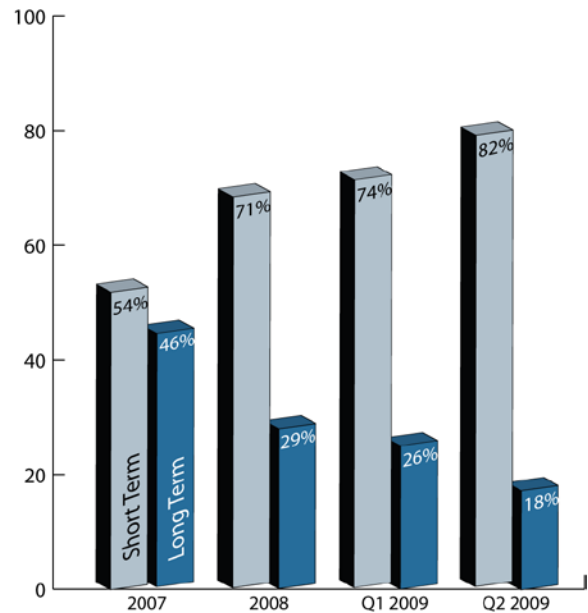


Despite strong market performance in Q2, employees' retirement preparedness is worsening.

Employees are continuing to tap their retirement plans to meet day to day expenses and pay down debt.

- Calls regarding retirement plan loans and hardship withdrawals increased from 9% in Q1 2009 to 16% in Q2 2009.
- Plan participation among employees using our online Financial Learning Center decreased from 86% in Q1 2009 to 80% in Q2 2009, revealing a trend towards employees ceasing to participate in their retirement plan, despite strong stock market performance in Q2.

Calls regarding long- term financial goals vs. calls regarding short- term goals from 2007- Q2 2009



Last quarter, we identified a trend towards employees compromising long term financial goals in an effort to make ends meet today. With their financial situations worsening, this trend gained further momentum in Q2 2009.

- In Q1 2009, 74% of calls were about short term financial issues such as resolving financial crises, cutting day to day expenses, and reducing debts. In Q2, short term financial issues jumped to 82% of total calls.
- Only 18% of callers were focused on longer term financial issues, with only 5% of calls on retirement planning (down from 6% in Q1 2009).

On a positive note, we're seeing more callers willing to make long term changes on how they manage their money so that they can become more financially secure and avoid financial problems in the future. We have reason to believe that this financial crisis is going to create a whole new attitude towards money that will prevail for many years to come.

More callers are making plans to cut expenses, increase savings, and improve their credit—even if this requires downscaling their lifestyle.

- Budgeting calls are up to 32% from 20% in Q1 and 21% last year in Q2, and they are now almost at parity with debt calls—something we've never seen before in the history of the company.
- Calls about improving credit are up from 4% to 7% from quarter to quarter and there seems to be a much more negative perception about debt and living beyond one's means than ever before.

People are taking pride in their frugality and in controlling their expenses where they used to take pride in their lifestyles. It is becoming less acceptable to waste money or overspend and more prestigious to manage your money well. This will be good for the economy long term and may usher in a new era of financial literacy. Unfortunately, it will take a while before employees' actions get them out of the financial hole they are in. Right now, job losses, declines in salaries/bonuses, declines in home values and lack of ability to secure credit are having a bigger impact than their new savings habits. This situation will reverse itself, but it will take time.

A New Era of Financial Responsibility

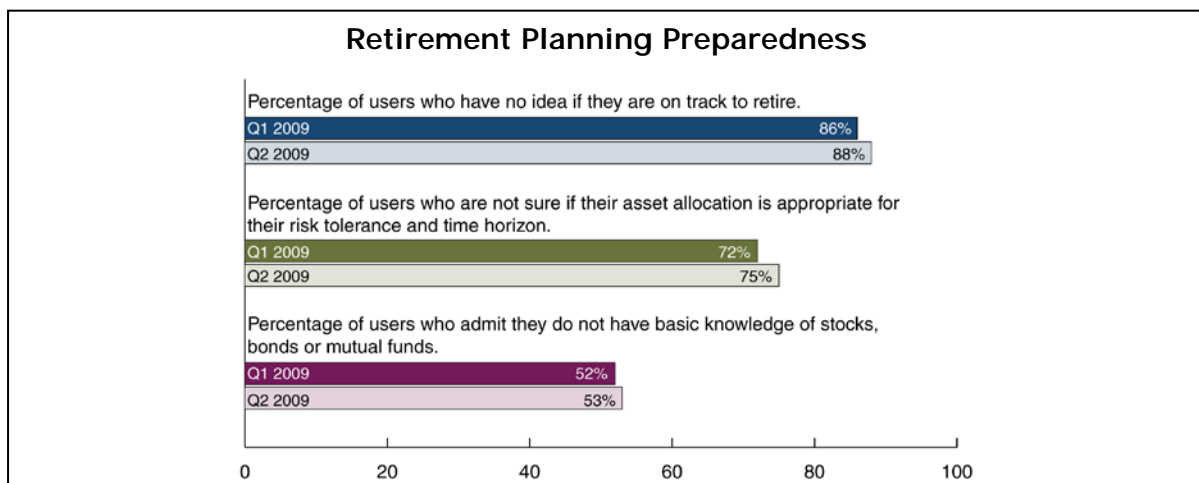
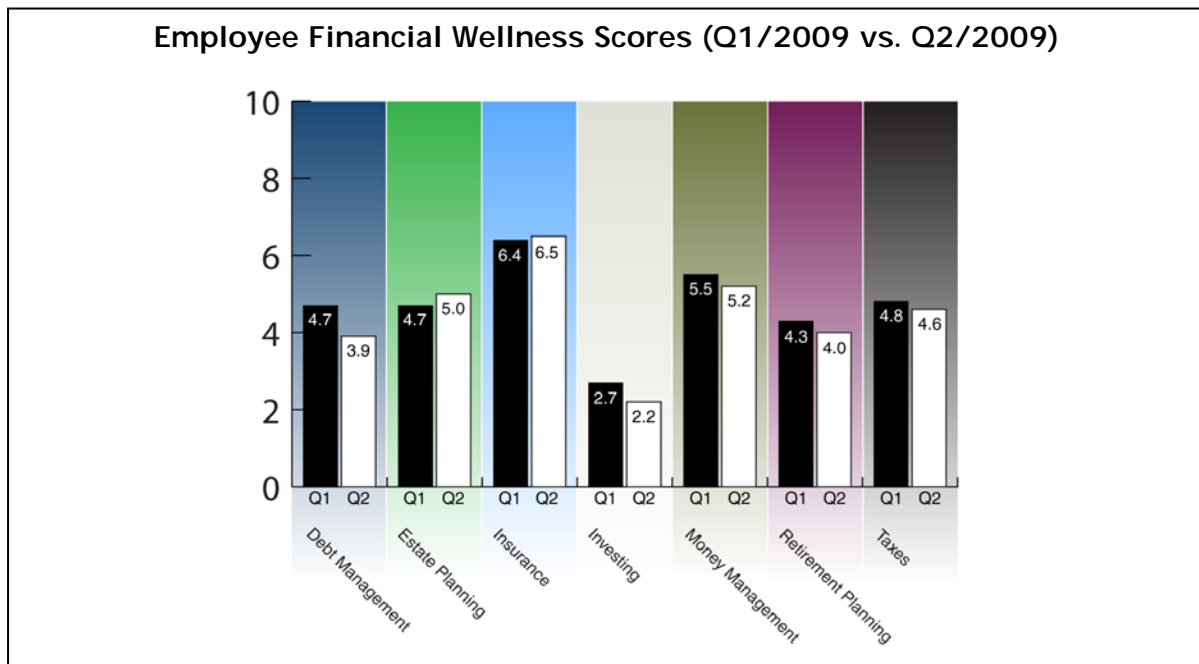
The financial crisis is serving as a much needed wake up call for employees, and they are taking back control of their finances with a renewed level of commitment to change the way they manage their money. In Q2 2009, 93% of employees who participated in our behavioral change study reported they made at least one major change to their finances within 30 days of attending one of our financial planning workshops, with the average participant reporting 3 major changes. Even more notable—7 of the top 10 changes required ongoing financial sacrifice and discipline.

Below is a listing of the top 10 changes, in order of prevalence:

1. I've reduced my monthly expenses.
2. I've reduced my credit card debt.
3. I've used the calculators and/or worksheets sent to me by Financial Finesse.
4. I've reviewed the asset allocation in my retirement plan.
5. I've increased contributions to my 401(k), 403(b), or 457 Plan.
6. I've begun saving for my financial goals (e.g. home down payment, college, etc.).
7. I've set up an emergency cash reserve.
8. I've reviewed my insurance coverage.
9. I've made changes to the way I'm investing for retirement.
10. I've made changes to my distribution strategy for my retirement assets.

Financial Wellness & Retirement Preparedness

Overall financial wellness and retirement preparedness declined from Q1 to Q2. The most notable declines were in debt management, investing and retirement planning. Declines in debt management reflect employees' worsening financial situations due to lowered salaries, bonuses, spouses being laid off, inability to secure credit, which so far have outpaced the strides they've made to change their behavior. We believe that declines in investing and retirement planning are a consequence of employees' focusing more on resolving immediate financial problems and establishing better money management habits to build short term savings in the event the recession worsens.



Even when it comes to long term financial planning done through our online financial planning platform, there is a discrepancy between how employees prioritize their financial issues and how their issues would be prioritized using a financial planning analysis. As a whole, employees are continuing to prioritize money management issues over retirement planning and investing—which is compromising their retirement preparedness.

Overall Financial Planning Priorities			
Based on Financial Planning Analysis of User's Financial Situations		As Ranked by Users	
Rank	Priority	Rank	Priority
1	Retirement Planning	1	Money Management
2	Money Management	2	Retirement Planning
3	Debt Management	3	Debt Management
4	Investing	4	Taxes
5	Estate Planning	5	Investing
6	Insurance	6	Estate Planning
7	Taxes	7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

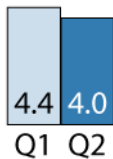
Detailed Demographic Analysis

Below is a listing of financial priorities by age, income, and gender. The charts below contrast user's self-reported priorities with how a financial planner would prioritize their financial situation, based on a financial planning analysis. Notice that retirement planning and investing become a bigger priority for users as age and income increase.

Financial Priorities by Age

Age Range:
Under 30

Wellness
Score



Based on Financial Planning
Analysis of User's Financial
Situations

Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Estate Planning
6	Insurance
7	Taxes

As Ranked by Users

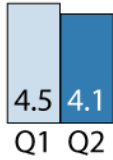
Rank	Priority
1	Money Management
2	Debt Management
3	Retirement Planning
4	Investing
5	Taxes
6	Insurance
7	Estate Planning

Data gathered from 1/1/2009 to 6/30/2009

Age Range:
30- 44

Based on Financial Planning
Analysis of User's Financial
Situations

Wellness
Score



Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Estate Planning
6	Insurance
7	Taxes

As Ranked by Users

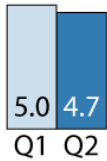
Rank	Priority
1	Money Management
2	Debt Management
3	Retirement Planning
4	Taxes
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Age Range:
45- 54

Based on Financial Planning
Analysis of User's Financial
Situations

Wellness
Score



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Money Management
4	Investing
5	Debt Management
6	Insurance
7	Taxes

As Ranked by Users

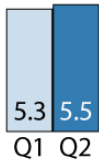
Rank	Priority
1	Retirement Planning
2	Money Management
3	Taxes
4	Debt Management
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Age Range:
55- 64

Based on Financial Planning
Analysis of User's Financial
Situations

Wellness
Score



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Investing
4	Money Management
5	Debt Management
6	Insurance
7	Taxes

As Ranked by Users

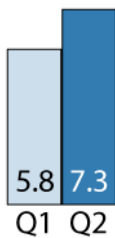
Rank	Priority
1	Retirement Planning
2	Taxes
3	Money Management
4	Investing
5	Estate Planning
6	Debt Management
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Age Range:
65 and over

Based on Financial Planning
Analysis of User's Financial
Situations

Wellness
Score



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Debt Management
4	Taxes
5	Insurance
(tie) 6	Investing
(tie) 6	Money Management

As Ranked by Users

Rank	Priority
1	Retirement Planning
2	Taxes
3	Money Management
4	Investing
5	Debt Management
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

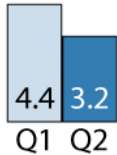
Financial Priorities by Income

Income Range:
Under
\$20,000

Based on Financial Planning
Analysis of User's Financial
Situations

As Ranked by Users

Wellness
Score



Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
(tie) 5	Insurance
(tie) 5	Taxes

Rank	Priority
1	Money Management
2	Debt Management
3	Investing
4	Taxes
5	Retirement Planning
6	Insurance
7	Estate Planning

Data gathered from 1/1/2009 to 6/30/2009

Income Range:
\$20,000-
\$34,999

Based on Financial Planning
Analysis of User's Financial
Situations

As Ranked by Users

Wellness
Score



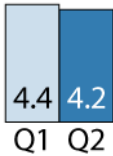
Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Insurance
6	Estate Planning
7	Taxes

Rank	Priority
1	Money Management
2	Debt Management
3	Retirement Planning
4	Investing
5	Taxes
6	Insurance
7	Estate Planning

Data gathered from 1/1/2009 to 6/30/2009

Income Range: Based on Financial Planning
\$35,000- Analysis of User's Financial
\$59,999 Situations

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Insurance
6	Estate Planning
7	Taxes

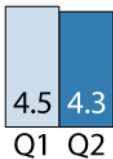
As Ranked by Users

Rank	Priority
1	Money Management
2	Debt Management
3	Retirement Planning
4	Taxes
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Income Range: Based on Financial Planning
\$60,000- Analysis of User's Financial
\$74,999 Situations

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Insurance
6	Estate Planning
7	Taxes

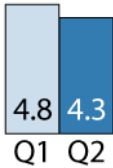
As Ranked by Users

Rank	Priority
1	Money Management
2	Retirement Planning
3	Debt Management
4	Taxes
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Income Range: Based on Financial Planning
\$75,000- Analysis of User's Financial
\$99,999 Situations

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Estate Planning
5	Investing
6	Insurance
7	Taxes

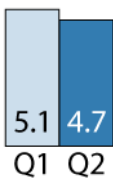
As Ranked by Users

Rank	Priority
1	Money Management
2	Retirement Planning
3	Debt Management
4	Taxes
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Income Range: Based on Financial Planning
\$100,000- Analysis of User's Financial
\$149,999 Situations

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Money Management
4	Investing
5	Debt Management
6	Insurance
7	Taxes

As Ranked by Users

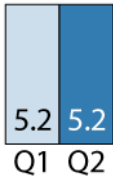
Rank	Priority
1	Retirement Planning
2	Money Management
3	Taxes
4	Debt Management
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Income Range: \$150,000-
\$199,999

**Based on Financial Planning
Analysis of User's Financial
Situations**

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Investing
4	Insurance
5	Money Management
6	Debt Management
7	Taxes

As Ranked by Users

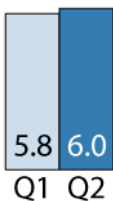
Rank	Priority
1	Retirement Planning
2	Taxes
3	Money Management
4	Investing
5	Estate Planning
6	Debt Management
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Income Range: Over
\$199,999

**Based on Financial Planning
Analysis of User's Financial
Situations**

**Wellness
Score**



Rank	Priority
1	Retirement Planning
2	Estate Planning
3	Investing
4	Insurance
5	Taxes
6	Money Management
7	Debt Management

As Ranked by Users

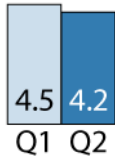
Rank	Priority
1	Retirement Planning
2	Taxes
3	Investing
4	Estate Planning
5	Money Management
6	Insurance
7	Debt Management

Data gathered from 1/1/2009 to 6/30/2009

Financial Priorities by Gender

Gender:
Female

Wellness
Score



Based on Financial Planning
Analysis of User's Financial
Situations

Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	Estate Planning
6	Insurance
7	Taxes

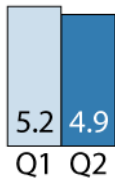
As Ranked by Users

Rank	Priority
1	Money Management
2	Retirement Planning
3	Debt Management
4	Taxes
5	Investing
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

Gender:
Male

Wellness
Score



Based on Financial Planning
Analysis of User's Financial
Situations

Rank	Priority
1	Retirement Planning
2	Money Management
3	Investing
4	Estate Planning
5	Debt Management
6	Insurance
7	Taxes

As Ranked by Users

Rank	Priority
1	Retirement Planning
2	Money Management
3	Taxes
4	Investing
5	Debt Management
6	Estate Planning
7	Insurance

Data gathered from 1/1/2009 to 6/30/2009

About this Research

All of Financial Finesse's research is primary—based on tracking employees' most pressing financial concerns through their usage of our financial education services.

Trend analysis research is compiled by tracking calls into Financial Finesse's Financial Helpline Service, which is available to over 500,000 employees from more than 300 organizations. Financial Wellness and Retirement Preparedness data is compiled by tracking employees' usage of Financial Finesse's Online Financial Learning Center which provides employees with a personalized financial education plan and analysis of their current financial wellness.

Employers and employees are located across the country—in similar proportion to the demographics of the national population.

About the Financial Wellness Scale

The Financial Wellness Scale is a proprietary tool designed and developed by our Think Tank of Certified Financial Planners™ in order to measure employees' financial wellness. To get a realistic assessment of Wellness in each category, planners determined the most important criteria for achieving financial success in that specific category. By asking key questions that determine employees' progress on these different actions, we are able to approximate their financial wellness in this area. Wellness scores are on a scale of 1-10, with 10 representing optimal wellness. A score 8 or higher means that the employee is likely to achieve their financial goals in that area. A score of 6-7 means employees are at risk for not achieving their goals, a score 5 or lower means that employees definitely need to make major changes in order to meet their goals.

About Financial Finesse

Financial Finesse was founded in 1999 with a single mission: To provide people with the information and guidance they need to become financially secure and independent. Today, we are the leading provider of unbiased financial education programs to corporations, municipalities and credit unions. We deliver content on all financial topics, from serious debt issues to advanced estate planning, through a wide variety of formats (in person, online, over the phone, through workshops and webcasts, and through print materials). All education is developed and delivered by on-staff Certified Financial Planners™. We accept less than 2% of applicants who apply to be a Resident Financial Planner with Financial Finesse. For more information on the company, please go to www.financialfinesse.com.