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FOR IMMEDIATE RELEASE

***Financial Finesse's Model Education Program Wins Prestigious Award from The Profit Sharing/401k Council of America***

Manhattan Beach, CA, November 1, 2004 - Financial Finesse, one of the nation's leading providers of unbiased financial education programs to corporations, announced today that the Financial Finesse Model Education Program was awarded first place in The Profit Sharing/401(k) Council of America's Signature Awards for Complete Campaign under 5,000 Employees. This award recognizes excellence in the areas of plan communication and financial education.

The Profit Sharing/401(k) Council of America (PSCA) recognized the program for the results achieved by Children's Hospital of Pittsburgh. Less than a year after implementing Financial Finesse's Model Education Program, the hospital doubled participation in its 403(b) plan from 20% to 41%, reduced turnover of nurses from 20% to 12%, and retired its defined benefit plan without any complaints from employees. In addition, 100% of employees who participated in the program said they would recommend it to someone else, 98% said they were better prepared to make a financial decision, and 97% said they planned to increase their retirement plan contributions or change their asset allocation.

The Model Education Program covers all financial topics ranging from severe debt issues to retirement and estate planning, and is an excellent resource for employees who are struggling with the challenges of balancing their day-to-day expenses with longer term financial goals, such as buying a home, funding their children's college education and saving for retirement. The program is delivered through workshops, telephone-based financial counseling, personalized financial consultations, and award-winning online content and tools. Most employers who implement the Model Education Program double employee deferral rates into their retirement plans and increase retirement plan participation by approximately 10-20% within a year of launching the program. Employers can also use the program to reduce hardship withdrawals and loans against the plan, and to help employees better diversify plan assets.

Financial Finesse developed the Model Education Program four years ago to address employers' concerns about retirement plan participation. Financial Finesse decided there was a clear need for company-wide financial education programs that provided employees with the tools and resources to better manage their money so that they could afford to participate in their company-sponsored retirement plans.

With the oldest Baby Boomers turning 58 this year, employers are becoming even more concerned about preparing their employees for retirement. The Investment Company Institute recently reported that at age 65, the average 401(k) participant has amassed just \$162,000 for retirement, when most will need over \$1 million to retire comfortably. Even companies with high plan participation rates are likely to have many employees who will be unable to retire because they have not saved enough or have not appropriately allocated their assets.

Children's Hospital of Pittsburgh selected Financial Finesse as its financial education partner in May 2003 and together, worked to design a company-wide financial education and plan communication program to help employees better manage their personal finances as well as their retirement plans.

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“At Children’s [Hospital of Pittsburgh], we’re internationally known for providing children and their families with world-class pediatric health care. But we’re also one of Pittsburgh’s most consistent and well-respected employers over the last century,” said Carlo A. Oliverio, Vice President of Human Resources. “We instituted the Financial Finesse program because our employees and their families are as important to us as the patients we care for every day.”

#### About Financial Finesse

Financial Finesse is an unbiased financial education company providing personalized and innovative financial education and counseling programs to over 300,000 employees at more than 350 organizations. Financial Finesse partners with organizations to reach goals such as reducing fiduciary liability, increasing plan participation, decreasing stress, and increasing productivity through its unique approach to financial education. Financial Finesse does not sell any financial products nor manage assets.

#### About Children’s Hospital of Pittsburgh

As the only hospital in western Pennsylvania devoted solely to the care of infants, children and young adults, the hospital has consistently been named to several elite lists of pediatric health care facilities, including ranking seventh among children’s hospitals (FY 2002) in funding provided by the National Institutes of Health.

The hospital also is renowned for cardiology, cardiothoracic surgery, critical care medicine, diabetes, hematology/oncology, neurosurgery, organ and tissue transplantation, orthopedics, otolaryngology (ENT) and pediatric surgery. Children’s Hospital is also the only accredited Level 1 Regional Resource Pediatric Trauma Center in western Pennsylvania and one of only three in the state.

#### About The Profit Sharing/401(k) Council of America (PSCA)

Established in 1947, The Profit Sharing/401(k) Council of America (PSCA) is a national, non-profit association of 1,200 companies and their 3 million employees. PSCA represents its members’ interests to federal policymakers and offers practical, cost-effective assistance with profit sharing and 401(k) plan design, administration, investment, compliance and communication. [www.psc.org](http://www.psc.org)