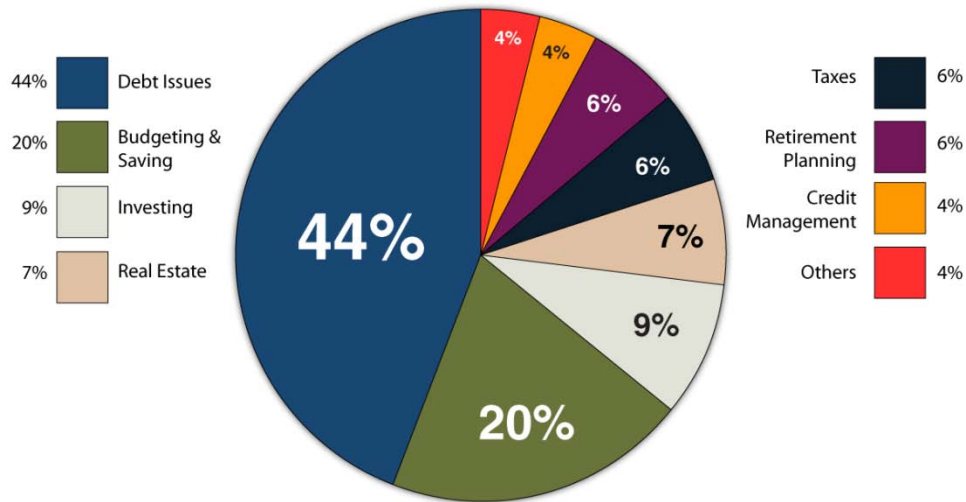


Financial Helpline Topic Breakdown: Q1 2009



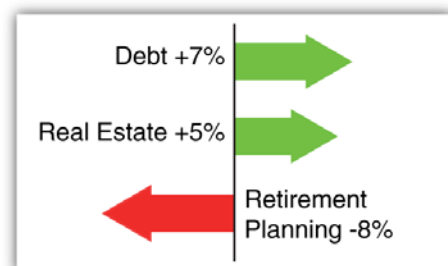
Executive Summary

Financial Stress increased from heightened concern in 2008 to more serious concern in Q1 2009.

- Debt calls represented 44% of total calls, up from 38% in Q1 2008.
- Serious debt calls regarding bankruptcy and foreclosure increased from 5% of debt calls to a whopping 15%.
- In addition, 97% of employees who used our Online Financial Learning Center reported they were experiencing financial stress, with 32% indicating that their stress level was "high" or "overwhelming".



Change from Q1 2008 to Q1 2009



In their concerns about reducing debts and cutting expenses, employees are ignoring retirement planning.

- Only 6% of calls in Q1 2009 focused on retirement planning vs. 14% a year ago.

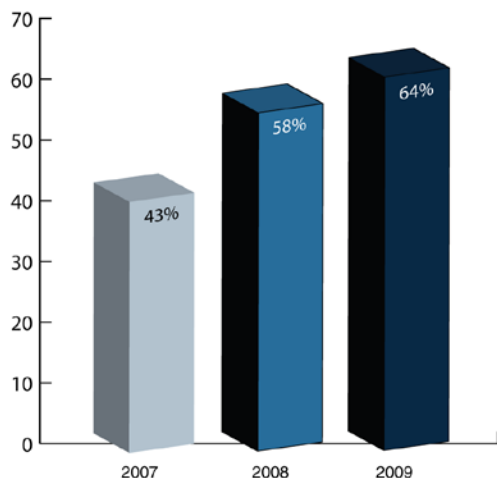
Employees are demonstrating poor retirement preparedness and low levels of knowledge about the basics of retirement planning, which is problematic since most will need to make significant changes to their retirement planning strategy in order to retire comfortably.

As a result of stock market declines and employee reaction to the economy, we are entering a “perfect storm” for retirement planning which will have a huge impact on our society. The credit crisis was the first financial crisis to hit us.

The retirement crisis will be next. For more information on the emerging retirement crisis, please refer to page 4 in this report.

Trend Analysis

Increase in Debt and Money Management Calls from 2007- 2009



Employees are becoming increasingly concerned about the economy, and this concern is causing them to take a more reactive approach to their finances.

Instead of planning for the long term, they are narrowing their focus to managing their day to day finances. In Q1 2009, a record 64% of all calls focused on debt and money management vs. 58% in 2008 and just 43% in 2007. In addition, the nature of the calls is more serious and people are considering more drastic steps such as bankruptcy, foreclosure, dramatically downsizing their life style, and taking on second jobs to make ends meet. Even most calls on investing were reactive as opposed to proactive. 87% of callers who asked questions about investing for retirement were questioning whether they should change their asset allocation due to economic conditions.

As a result of this dynamic, employees are compromising long term financial goals in an effort to make ends meet today.

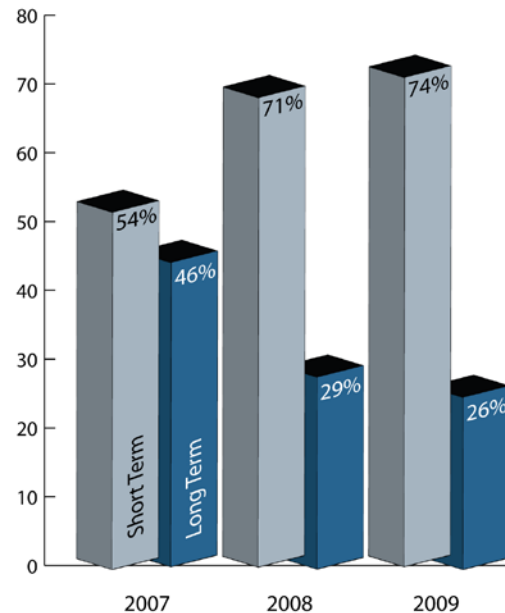
This is most notable with retirement planning, which is falling by the wayside in this difficult economy. There are several factors at play here:

- Employees are ignoring retirement planning despite the fact that most are well behind where they need to be to retire comfortably. Calls on retirement planning declined precipitously in Q1 2009, at just 6% of total calls vs. 14% in Q1 2008. This trend was equally alarming with users in our Financial Learning Center.

Online users accessed debt and money management resources nearly 3x as often as retirement planning tools and resources, despite the fact that retirement planning emerged as their number one financial planning priority based on an analysis of their personal financial situations.

- Employees are tapping their retirement planning assets by taking loans and hardship withdrawals from their plan to meet short term financial needs. Calls about loans and hardship withdrawals increased from 5% of calls in Q1 2008 to 9% of calls in Q1 2009, with further increases expected in Q2.
- As a reaction to the economic crisis, employees are fleeing to safe investments which are unlikely to achieve the long term return they will need to have a sufficient retirement nest egg.

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



Additional Areas of Interest:

- We continue to see more calls related to buying a home than selling a home. The majority of these calls are coming from employees with investable assets who see real estate as a better investment than the stock market right now. It appears that the poor performance of the stock market is prompting investors to consider real estate as an attractive alternative to investing in mutual funds or individual stocks.
- There was less focus on tax planning at 6% of calls in Q1 2009 vs. 10% in Q1 2008. We believe this is due to the fact that people had less taxable income due to losses in investments and in some cases, lower salaries or bonuses. Obama's Stimulus package also appears to have alleviated short term concerns about taxes among many employees.

The Emerging Retirement Planning Crisis:

We are at the early stages of a severe retirement planning crisis. We believe this crisis will be both more significant and more prolonged than the current economic crisis. Consider the following:

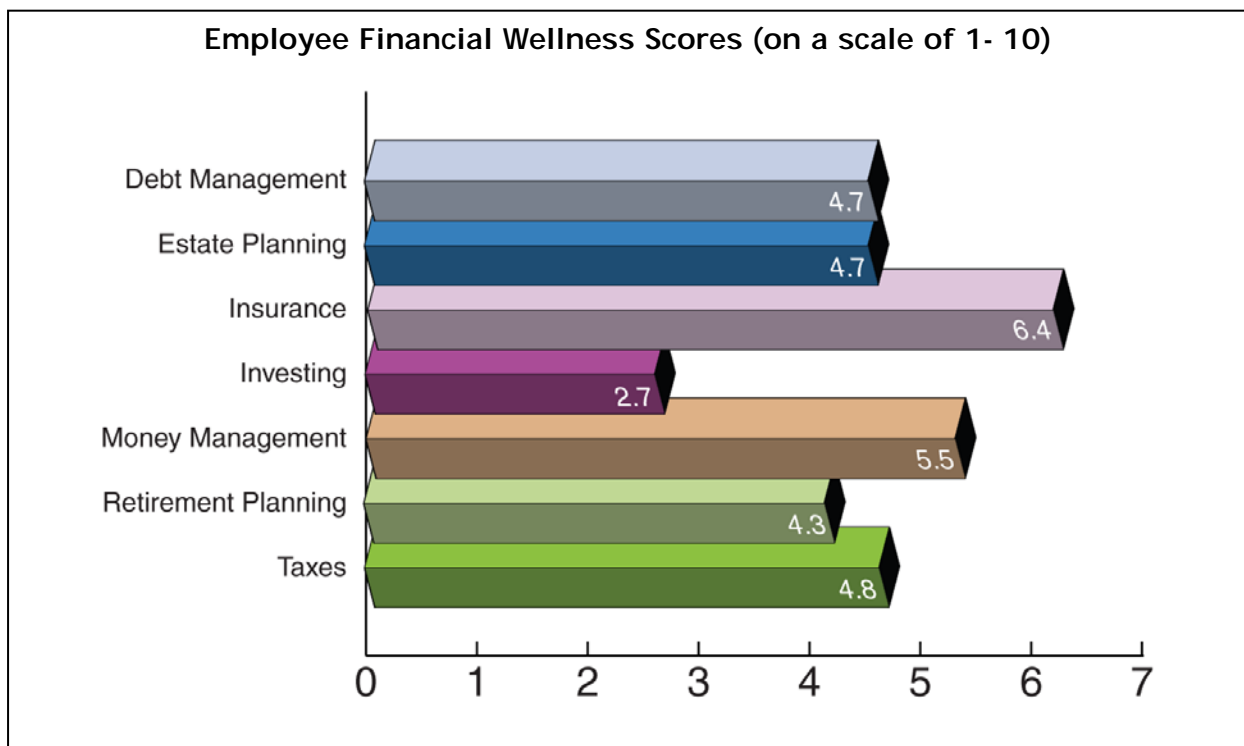
- Baby Boomers are starting to reach retirement age en masse.
- Most employees experienced at least a 20% decline in their retirement assets from 2007 to 2008, with further declines in 2009.
- 11% of companies reduced or eliminated their retirement plan matches in the last 6 months of 2008 with more expected to do so in 2009.
- Hardship withdrawals and loans are increasing with no signs of slow down as employees turn to their retirement plans for money to survive these difficult economic times.
- Most companies are also experiencing declines in retirement plan participation and deferral rates as employees are questioning whether or not they should be investing in the stock market right now.

An increasing number of callers are questioning their allocations, wondering if they should reallocate their portfolios to 100% cash. We are able to provide perspective to these employees through proper education. However, employees who do not have access to a financial planner are vulnerable to making rash decisions that may limit their ability to grow their retirement assets over the long term.

Financial Wellness & Retirement Preparedness

Most employees are not taking the steps they need to take to retire comfortably. This is particularly concerning since many will need to save significantly more for retirement as a result of recent market losses.

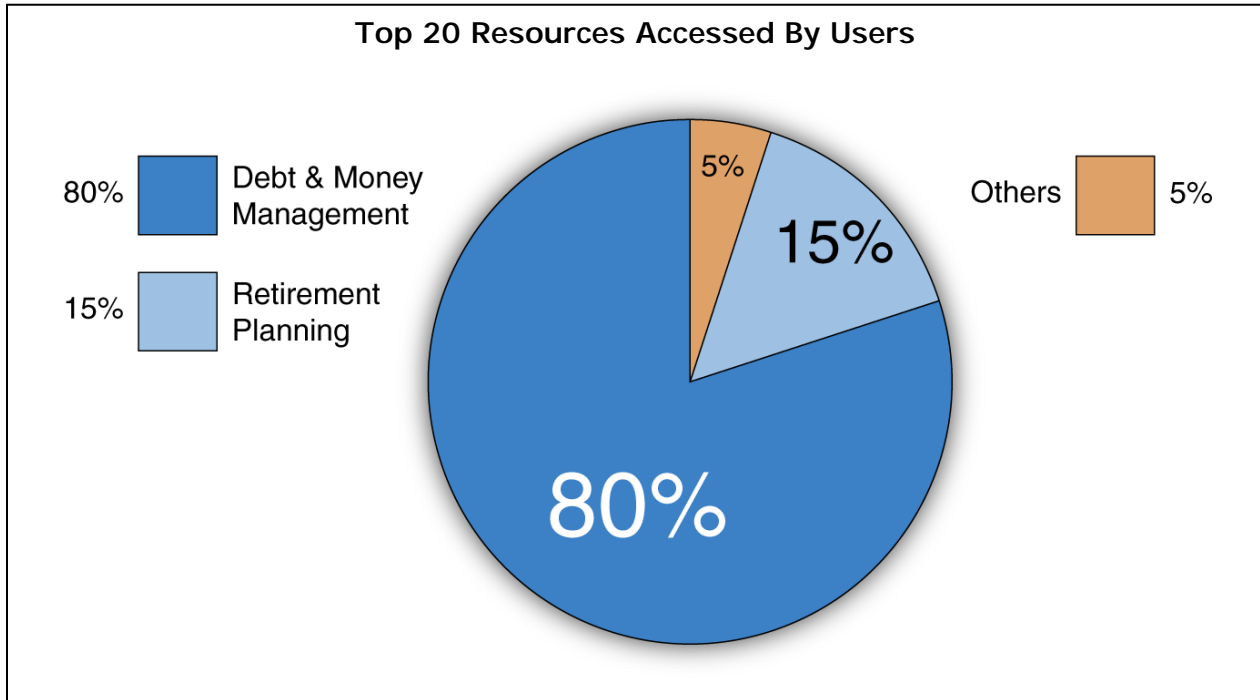
Below is a chart which details employees' financial wellness in different financial areas. Notice that retirement and investing are the weakest areas.



Retirement Planning Preparedness

- 86% have no idea if they are on track to retire.
- 72% are not sure if their asset allocation is appropriate for their risk tolerance and time horizon.
- 52% admit they do not have basic knowledge of stocks, bonds or mutual funds.

In reaction to the poor economy, employees are focusing on debt and money management as opposed to retirement planning—even though a financial analysis reveals retirement planning to be a bigger priority. This is likely to impact their ability to retire.



Actual Financial Planning Priorities Based on Analysis of User's Financial Situation

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

Detailed Demographic Analysis

Below is a listing of financial planning priorities by age, income, and gender. This is based on an analysis of user's financial situations. In all cases, retirement planning is a key priority. Debt management is typically third or lower, despite the fact that users favor debt resources over any other financial topic. In reality, their debt levels are not as problematic as they may think and they are significantly more prepared to get out of debt than they are to retire comfortably.

Financial Priorities by Age

Age Range: Under 30

Wellness Score: 4.4

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

Age Range: 30- 44

Wellness Score: 4.5

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

Age Range: 45- 54
Wellness Score: 5.0

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

Age Range: 55- 64
Wellness Score: 5.3

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

Age Range: 65 and over
Wellness Score: 5.8

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

Financial Priorities by Income

Income Range: Under \$20,000

Wellness Score: 4.4

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

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

Wellness Score: 3.5

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

Income Range: \$35,000- \$59,999

Wellness Score: 4.4

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

Income Range: \$60,000- \$74,999

Wellness Score: 4.5

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

Income Range: \$75,000- \$99,999

Wellness Score: 4.8

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

Income Range: \$100,000- \$149,999

Wellness Score: 5.1

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

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

Wellness Score: 5.2

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

Income Range: Over \$199,999

Wellness Score: 5.8

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

Financial Priorities by Gender

Gender: Female

Wellness Score: 4.5

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

Gender: Male

Wellness Score: 5.2

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

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.