

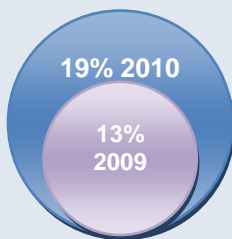
Executive Summary

So far 2010 is shaping up to be a step in the right direction, with consumers becoming more proactive about long-term financial planning and continuing to show improvements in managing their expenses and their debts. This is a continuation of the trend we saw last year, of consumers regrouping and rebuilding their financial foundations in response to the recession.

Key Trends

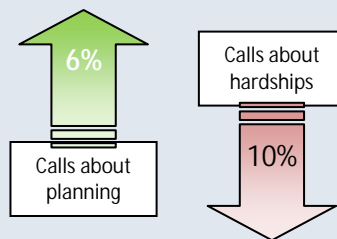
Retirement planning calls increased significantly (from 13% of calls across all clients in 2009 to 19% in 2010) as employees began to recover from short-term financial setbacks and revisited their retirement goals.

Increase in Retirement Planning Calls Q1 2009 to Q1 2010



Consumers are showing signs of improved cash management and financial responsibility. Reactive, event-driven calls, such as how do I make ends meet, are being replaced with proactive, goal-driven calls, such as how do I create a spending plan.

Increase in proactive type calls and a decrease in reactive type calls.



Overall financial stress decreased with 30% indicating high or overwhelming stress vs. 32% in Q4. Financial wellness scores improved in all areas with the exception of investing (no change), indicating employees are taking the steps necessary to improve their financial situation.

Increase in Financial Wellness Scores, Q1 2010 vs. Q4 2009

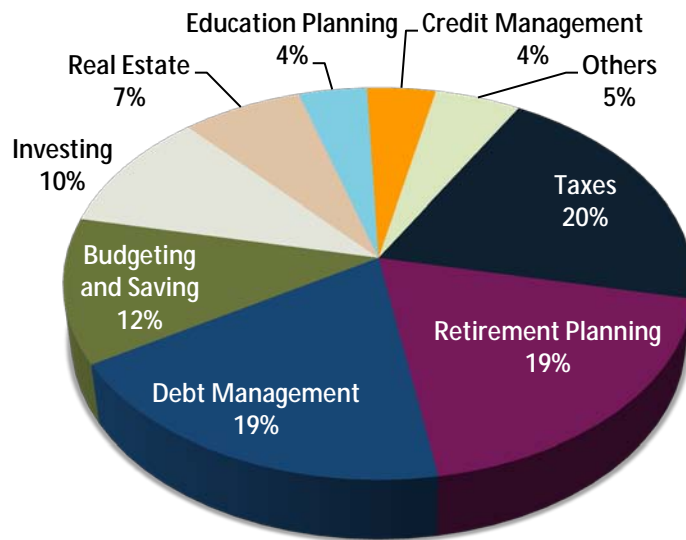


Employee Financial Picture

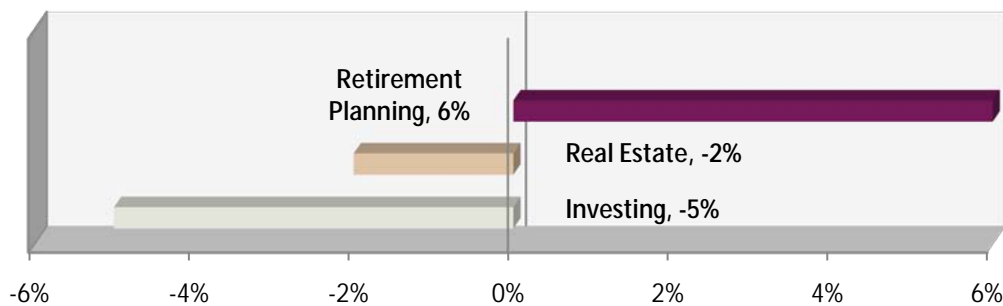
For the past few quarters we have watched as employees' financial situations have continued to slowly improve. Debt related calls continue to hover around the 20% level, but we are starting to see a difference in the nature of these calls, with more questions about how to reduce debt as opposed to calls about what to do when you fall behind on debt. Budgeting and savings calls returned to their Q1 2009 levels, a sign that consumers may be more confident in how well they are managing their cash. The biggest indication of improvement came in the form of increased calls about retirement planning. For Q1, retirement planning calls reached 19%, compared to 13% for Q1 of last year*. Now that the tax season is behind us, which type of calls will prevail in Q2? The answer to that question may tell the story for all of 2010.

* See About this Research on page 16.

Breakdown of Financial Calls from Employees Q1 2010

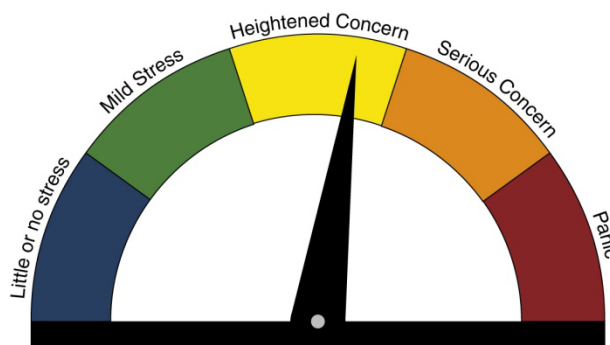


Change from Q1 2009 to Q1 2010



Employee Financial Stress

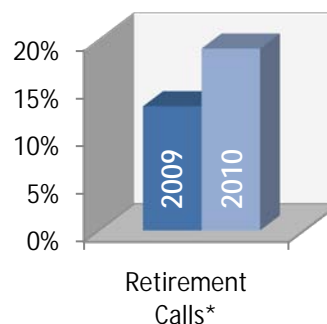
Employees remain seriously concerned about their finances, but not as concerned as last quarter. 24% of respondents reported feeling “low” or “no” financial stress compared to 17% in Q4 2009. Respondents claiming to have “high” or “overwhelming” levels of stress dropped from 32% to 30% during this same period. While these numbers show signs of improvement, the percentage of respondents who are experiencing “overwhelming” stress remained level at 6%.



Wellness scores for users of the Financial Learning Center remained level or improved in all areas of financial planning, with notable increases in debt management (2.5 to 4.4), money management (3.7 to 5.1) and retirement planning (3.2 to 4.3). Users continue to score highest in insurance planning (6.6), and lowest in investment planning (2.7). Employee stress levels are expected to decrease in relation to increases in financial wellness.

Trend Analysis

So far 2010 is shaping up to be a step in the right direction, but will the momentum continue? If the stock market retracts, it could put a halt to the trend. Also, we have no idea what the impact of new credit card legislation or the healthcare bill will be for quite some time. We are cautiously optimistic that employees are starting to shrug off the poor economy and lack of hope from years past, but cynicism abounds, and it won't take much to put investors back on the sidelines.



The most surprising news for Q1 2010 is the increase in interest in retirement planning. So far this year, we have seen nearly a 50% increase in interest in retirement planning over this time last year. This places retirement planning in a tie with debt management for 2nd place and puts it slightly behind taxes as the most pressing topic for helpline calls in Q1 2010.

* See **About this Research** on page 16.

Retirement planning has been a top priority for most users of our Financial Learning Center, but this is a change for Helpline callers, perhaps because of changes in the Roth conversion rules, but more likely because of a rebound in the stock market. Ironically, investing related calls retracted nearly 30% from

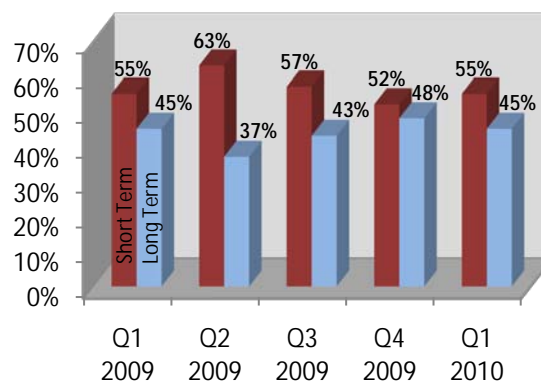
Q1 2009, further signs that investors are less concerned about their investment decisions now that the market is performing well.

After a steady decline, debt related calls appear to have leveled off, but we are noticing a change in the nature of these calls. We are starting to receive fewer calls asking for help getting caught up on debt and more calls asking for help to get ahead of debt. Some of this may have been prompted by credit card issuers who increased interest rates on card holders in anticipation of changes in the credit card laws. This trend toward proactive debt management will likely continue as the credit market tightens.

After reaching parity with debt related calls in Q4 2009, calls about budgeting and saving fell 33% in Q1 2010. While we are not ready to call this a trend, this is definitely something we are keeping an eye on. A high volume of budgeting and savings calls is an indication that callers are interested in taking steps to gain control over their household finances. A decrease in these types of calls could indicate a waning concern for the importance of cash management, which could eventually lead to an increase in debt, and a decrease in retirement, education, and emergency funding.

With unemployment at near double-digit figures, now more than ever families need to reduce their debt, save for emergencies, and plan for long-term goals such as retirement and education. Hopefully the decline in budgeting and savings calls is temporary, and the increase in retirement related calls is sustained.

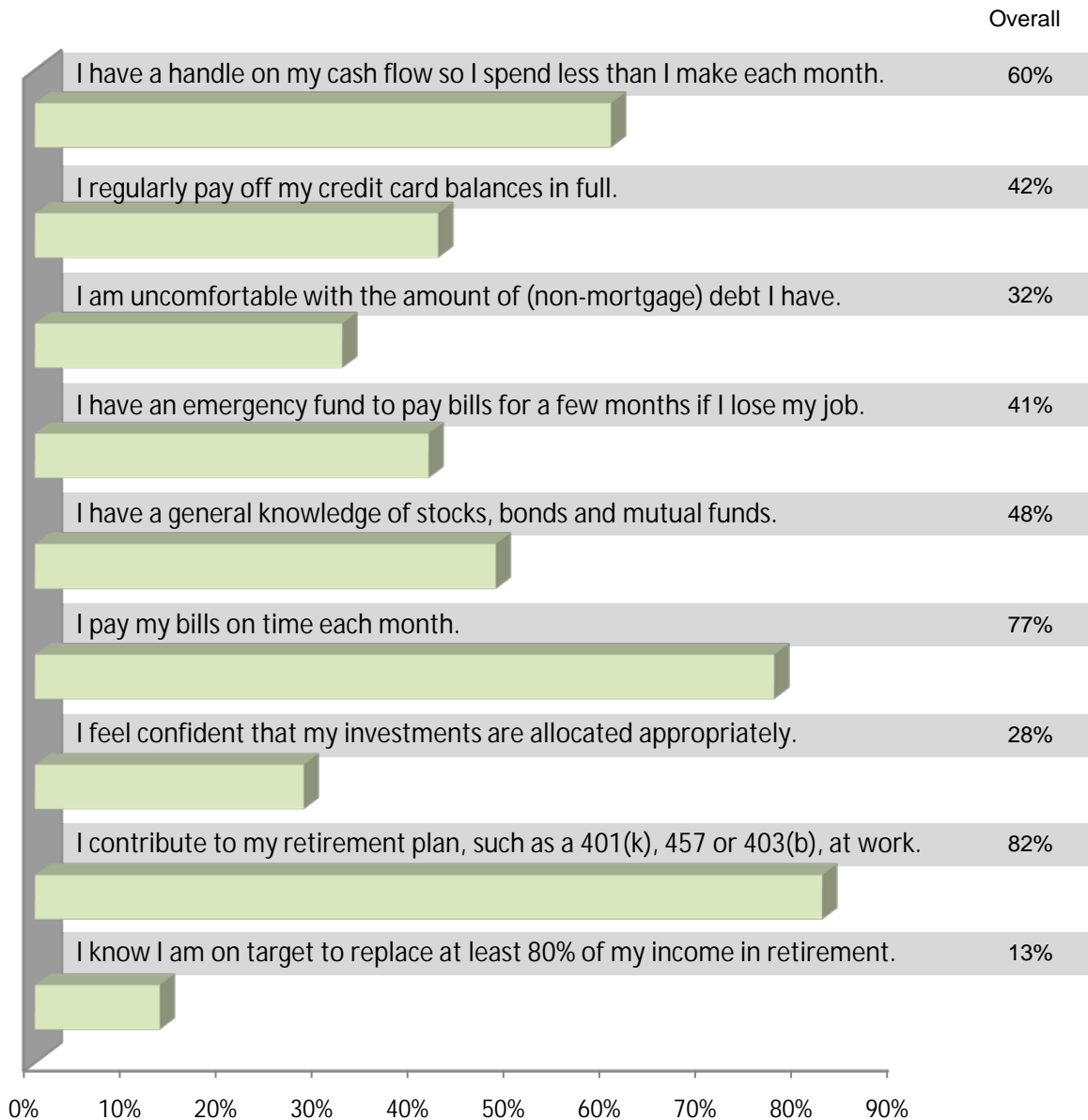
Calls regarding long-term financial goals from 2009-Q1 2010*



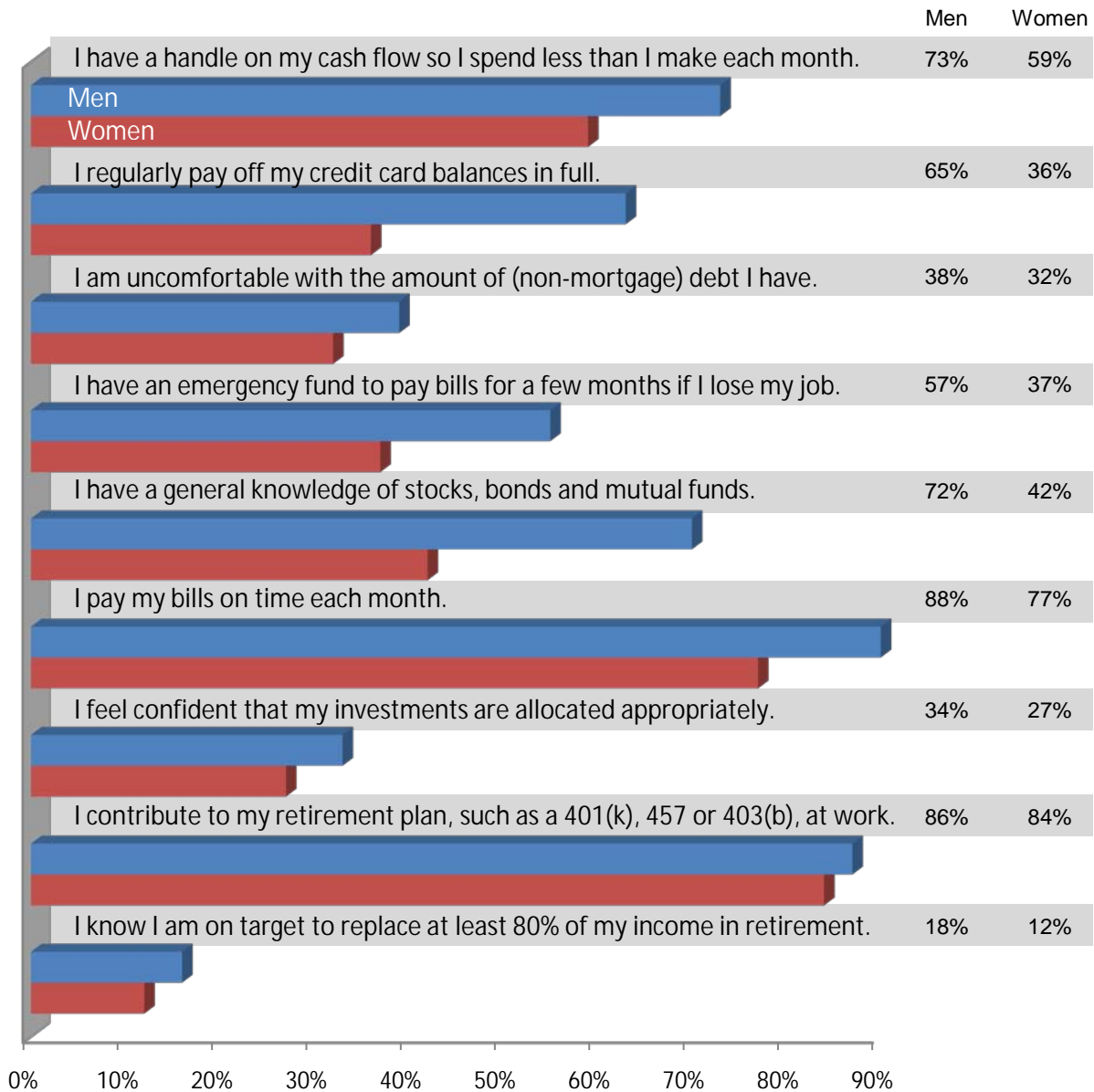
* See About this Research on page 16.

Responses to Online Financial Planning Questionnaire

Q1 2010 Overall Response



Q1 2010 Breakdown by Gender



2010 Breakdown by Age

Age:	Under 30	30-44	45-54	55-64	65 or Over
I have a handle on my cash flow so I spend less than I make each month.	64.9%	56.5%	66.2%	75.3%	57.1%
I regularly pay off my credit card balances in full.	44.1%	36.0%	45.3%	57.1%	42.9%
I am uncomfortable with the amount of (non-mortgage) debt I have.	21.6%	32.1%	39.3%	41.6%	28.6%
I have an emergency fund to pay bills for a few months if I lose my job.	37.8%	34.8%	48.3%	54.6%	71.4%
I have a general knowledge of stocks, bonds and mutual funds.	41.4%	47.8%	55.7%	44.2%	42.9%
I pay my bills on time each month.	81.1%	75.1%	82.6%	92.2%	>95.0%
I feel confident that my investments are allocated appropriately.	18.9%	28.5%	30.9%	31.2%	42.9%
I contribute to my retirement plan, such as a 401(k), 457 or 403(b) at work.	67.6%	85.3%	91.5%	88.3%	85.7%
I know I am on target to replace at least 80% of my income in retirement.	18.9%	12.3%	8.0%	20.8%	14.3%

2010 Breakdown by Income

Income Range:	\$20,000- \$34,999	\$35,000- \$59,999	\$60,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	Over \$199,999
I have a handle on my cash flow so I spend less than I make each month.	39.7%	49.7%	57.0%	65.3%	73.7%	81.8%	94.1%
I regularly pay off my credit card balances in full.	20.6%	24.6%	35.5%	40.1%	58.8%	67.3%	88.2%
I am uncomfortable with the amount of (non-mortgage) debt I have.	20.6%	31.7%	32.7%	31.3%	40.5%	27.3%	52.9%
I have an emergency fund to pay bills for a few months if I lose my job.	8.8%	25.2%	34.6%	40.1%	60.1%	65.5%	91.2%
I have a general knowledge of stocks, bonds and mutual funds.	26.5%	35.3%	49.5%	44.2%	62.2%	65.5%	88.2%
I pay my bills on time each month.	55.9%	67.7%	76.6%	85.7%	91.2%	>95.0%	>95.0%
I feel confident that my investments are allocated appropriately.	17.7%	19.8%	33.6%	33.3%	31.8%	32.7%	26.5%
I contribute to my retirement plan, such as a 401(k), 457 or 403(b) at work.	63.2%	78.4%	84.1%	90.5%	91.2%	92.7%	>95.0%
I know I am on target to replace at least 80% of my income in retirement.	7.4%	9.6%	8.4%	11.6%	18.9%	23.6%	17.7%

Information on the breakdown by location or ethnicity is available upon request, subject to the approval of Financial Finesse's Think Tank. Such information will only be provided if the Think Tank deems it to be statistically significant. All requests should be directed to thinktank@financialfinesse.com.

Overall Financial Planning Priorities

Overall, employees are doing a better job of prioritizing their financial issues. When comparing how employees ranked their financial issues to how their issues would be ranked using a financial planning analysis, we see retirement planning topping both lists. This is a good sign and may indicate that employees are starting to put first things first. In fact, with the exception of tax planning, employees ranked their financial issues in concert with the rankings generated using a financial planning analysis. We find most users overemphasize the benefits of tax planning in general, and this is even more exaggerated during the Q1 tax preparation season.

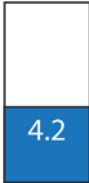
Q1 2010 Overall Financial Planning Priorities

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

Detailed Demographic Analysis

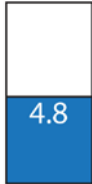
Below is a listing of financial priorities by age, income, and gender. The charts below contrast user's self-reported priorities with how a financial planner would prioritize their financial situation based on a financial planning analysis. Notice that retirement planning and tax planning become a bigger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

Q1 2010 Financial Priorities by Age

Age Range: Under 30	Based on Financial Planning Analysis of User's Financial Situations	As Ranked by Users
Wellness Score	Rank Priority	Rank Priority
	1 Retirement Planning	1 Money Management
	2 Money Management	2 Debt Management
	3 Debt Management	3 Investing
	4 Investing	4 Retirement Planning
	5 Taxes	5 Taxes
	6 Insurance	6 Insurance
	7 Estate Planning	7 Estate Planning

Age Range: 30-44	Based on Financial Planning Analysis of User's Financial Situations	As Ranked by Users
Wellness Score	Rank Priority	Rank Priority
	1 Retirement Planning	1 Money Management
	2 Money Management	2 Debt Management
	3 Debt Management	3 Retirement Planning
	4 Investing	4 Investing
	5 Insurance	5 Taxes
	6 Estate Planning	6 Estate Planning
	7 Taxes	7 Insurance

Age Range: 45-54
Wellness Score



Based on Financial Planning Analysis of
User's Financial Situations

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	Money Management
3	Taxes
4	Debt Management
5	Investing
6	Estate Planning
7	Insurance

Age Range: 55-64
Wellness Score



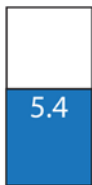
Based on Financial Planning Analysis of
User's Financial Situations

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

As Ranked by Users

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

Age Range:
65 and over
Wellness Score



Based on Financial Planning Analysis of
User's Financial Situations

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

As Ranked by Users

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

2009 Financial Priorities by Income

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



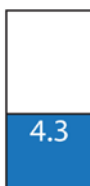
Based on Financial Planning Analysis of
User's Financial Situations

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	Taxes
5	Investing
6	Estate Planning
7	Insurance

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



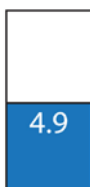
Based on Financial Planning Analysis of
User's Financial Situations

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	Taxes
5	Investing
6	Estate Planning
7	Insurance

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



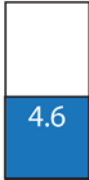
Based on Financial Planning Analysis of
User's Financial Situations

Rank	Priority
1	Retirement Planning
2	Money Management
3	Debt Management
4	Investing
5	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

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



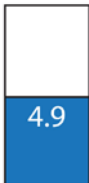
**Based on Financial Planning Analysis of
User's Financial Situations**

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	Debt Management
4	Investing
5	Taxes
6	Estate Planning
7	Insurance

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



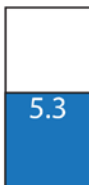
**Based on Financial Planning Analysis of
User's Financial Situations**

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

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



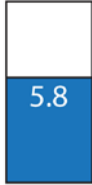
**Based on Financial Planning Analysis of
User's Financial Situations**

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

As Ranked by Users

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

Income Range:
Over \$199,999
Wellness Score



Based on Financial Planning Analysis of
User's Financial Situations

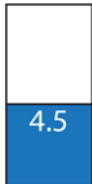
Rank	Priority
1	Retirement Planning
2	Investing
3	Estate Planning
4	Taxes
5	Insurance
6	Money Management
7	Debt Management

As Ranked by Users

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

2009 Financial Priorities by Gender

Gender: Female
Wellness Score



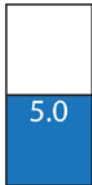
Based on Financial Planning Analysis of
User's Financial Situations

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

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

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.

*Starting on 1/1/2010, Financial Finesse has expanded its research to include a larger number of clients. As a result, some figures may be different from those previously reported under the original 10-year research study.

About the Financial Wellness Scale

The Financial Wellness Scale is a proprietary tool designed and developed by our Think Tank of CERTIFIED FINANCIAL PLANNER™ professionals 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 of 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 of not achieving their goals, while a score of 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 PLANNER™ professionals. 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.