

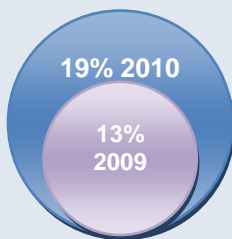
## Executive Summary

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

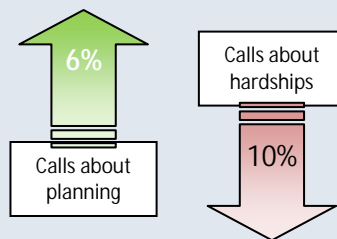
Retirement planning calls increased significantly (from 13% of calls across all clients in 2009 to 19% in 2010) as employees began to recover from short-term financial setbacks and revisited their retirement goals.

**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**



## 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](http://www.financialfinesse.com).