

FINANCIAL WISDOM®

Library of Content

CONTENT SOLUTIONS TO ENHANCE YOUR ELECTRONIC MARKETING

Financial Education Generates Sales

Financial education on your website:

- Generates additional sales
- Strengthens existing relationships
- Positions your products as solutions
- Reinforces your position as a trusted advisor

Relevant content will pull website visitors to additional parts of your site, stimulate decisions and purchases.

Every visit to your website is an opportunity to generate additional revenue. Consumers are increasingly using the Internet to not only handle day-to-day financial transactions, but also as a source of information to help them make more informed financial decisions. If your website visitors come to your site only to perform transactions or check their balances, you are missing thousands of opportunities.

The link between how consumers are currently using your site and what you are trying to accomplish with your site is financial education.

The Internet is rapidly becoming the way consumers learn before they make financial decisions and buy. Search engines (i.e. Google and Yahoo) financial sites (Motley Fool and Quicken) and ISPs (AOL and MSN) have become the primary sources of information consumers use to learn, evaluate their options and make decisions. When consumers leave your site to get the information they need, you risk losing the transaction they are investigating and potentially your existing relationship.

The Financial Wisdom Library of Content provides the content you need to make your website the destination consumers visit to get the information they need to make informed decisions. If your website visitors are not using your site as part of their overall financial management and decision making, they are using someone else's site.

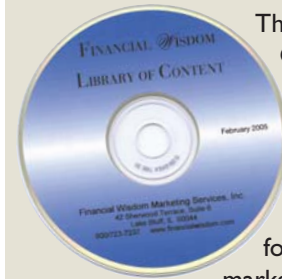
Consumers use your site to:
Pay bills
Check balances
Check rates
Transfer funds
Investigate products

Financial Education Connects

You want your site to:
Cross-sell additional products
Generate online loan applications
Generate additional deposits
Generate new relationships
Reduce attrition

Use financial education to reach your electronic marketing goals.

Financial Wisdom Library of Content



The Library of Content provides a wide selection of financial educational articles and other features for use in all your marketing efforts.

- **Main Library** – 300 articles for consumers and small business owners.
- **Financial Tool Kit** – a ready-made destination for financial literacy to add to your website.
- **Small Business Resource Center** – an online solution center to bring business owners back to your site on a regular basis.
- **Financial Ideas of the Month** – increase website traffic with fresh content.
- **Worksheets** – help consumers manage and track their finances.
- **Family Records Almanac** – consumers can organize and record important family and financial information.
- **More...**

Use the articles and other features as you wish – on your website, in newsletters and all your marketing efforts. Modify them to reference your products or add links to direct website visitors to your product and transaction pages.

Financial Wisdom Library of Content...

Content for all your marketing needs

The Financial Wisdom Library of Content enables you to integrate financial education content into your website and other marketing efforts. The individual articles, as well as the other features let you position your products and services as financial solutions to the issues faced by consumers and small businesses. The Library of Content is organized so you can easily find what you need.

Main Library

The individual articles in the Library of Content are organized into eight categories that correspond to the primary issues facing today's financial services consumers. The Main Library has over 300 articles and is updated quarterly. Choose the articles you want and then edit them to fit your needs.

Article Categories

- ➔ General Financial
- ➔ Home and Residence
- ➔ Insurance
- ➔ Investing
- ➔ Retirement
- ➔ Income Tax and Estate Planning
- ➔ Issues Facing Parents
- ➔ Small Business Articles

The articles are written to be informative, interesting, understandable and to stimulate decisions and actions. As readers improve their financial literacy, they will make better-informed decisions including using more of your products and services.

Financial Ideas of the Month

Fresh content will bring visitors back to your website more often.

The Financial Ideas of the Month are ideal to be used as fresh content on a home page. Each of the 24 articles includes a short description (use on the home page), the full article (visitors would click to it) and suggested links to other parts of a website so readers can learn more and take action.

Featuring a Financial Idea of the Month on your home page will get visitors' attention and encourage them to return more often to learn what's new. Each month you just change the introduction and link to the full article. The Library also includes a series of "Financial Questions" that could be used in a similar manner.

Financial Worksheets

Give website visitors tools to record and keep important financial information.

The Library of Content includes PDF worksheets that can website visitors can download and print to organize their finances. You can customize the files

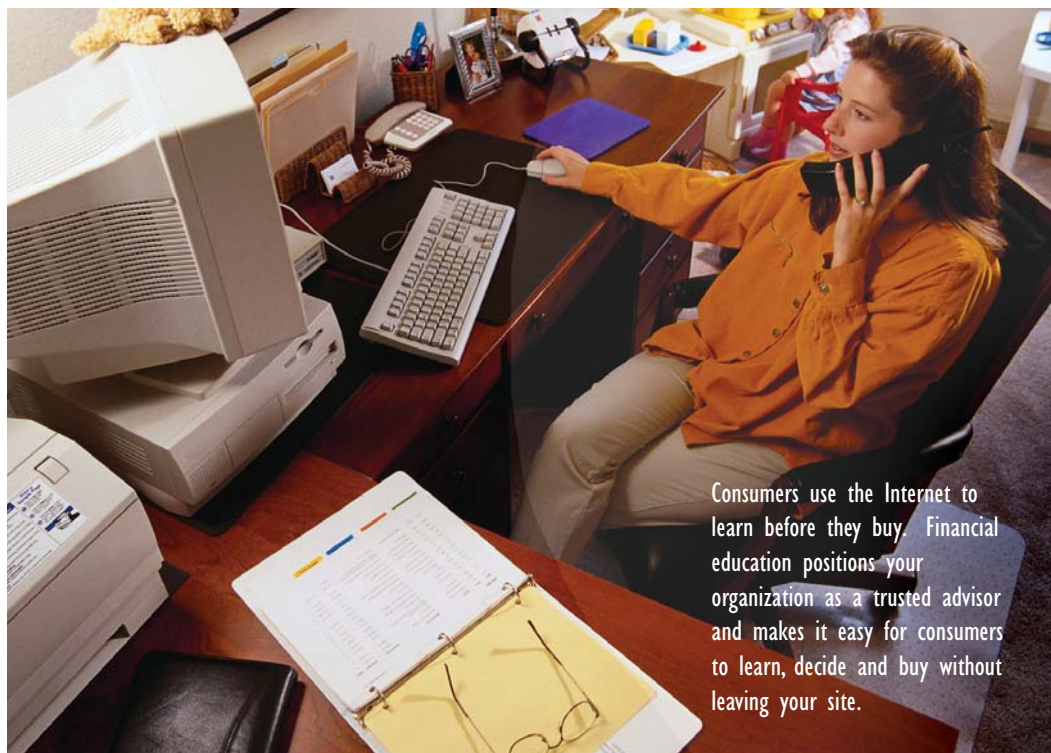
with your name and logo to gain ongoing exposure every time someone looks for needed information.

Worksheets include:

- ➔ Personal Balance Sheet
- ➔ Household Spending Analysis
- ➔ Home Ownership Information
- ➔ Inventory of Household Belongings
- ➔ Insurance Policy Information
- ➔ Retirement Plan Information
- ➔ Federal Income Tax Information
- ➔ Personal Contact Information
- ➔ Locations of Important Papers
- ➔ Family Records Almanac

Financial Questions and Answers

Using questions and answers is an effective way for people to learn. The Library includes a series of 12 substantive questions addressing important financial issues. In addition, there are over 60 short Q&A's that can be adapted for the Internet or be used in a paper newsletter.



Consumers use the Internet to learn before they buy. Financial education positions your organization as a trusted advisor and makes it easy for consumers to learn, decide and buy without leaving your site.

Putting Financial Education To Work!

Website Content to Stimulate Decisions and Purchases

Financial education should be organized and presented to stimulate the decisions, actions and transactions you desire. Financial education should stimulate revenue. The Library of Content includes two HTML formatted “mini-websites” to address that challenge.

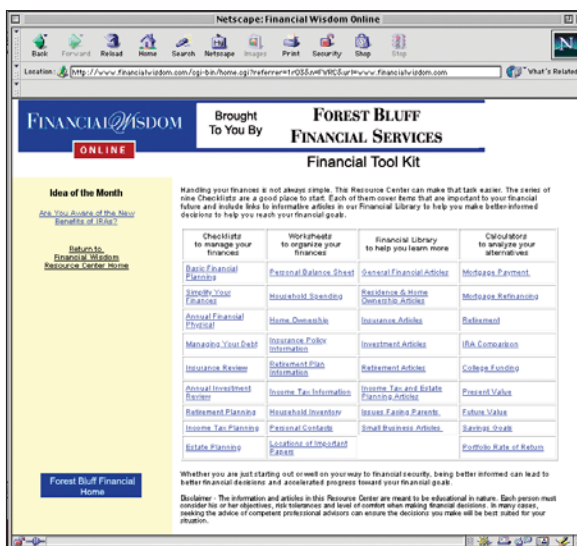
Financial Tool Kit – Mini-Site

The Financial Tool Kit contains Checklists, Worksheets and a Library of articles. The “front page” was designed to make it easy and logical for web visitors better understand their finances, identify steps to help them reach their financial goals and take actions with your organization to implement their decisions.

Financial Checklists

Each of the nine Financial Checklists identifies key issues or poses critical questions. The visitor is directed to learn more about a particular issue by linking to a related article in the Library and can then link directly to your product web page for a solution. If the product or service can be purchased electronically, they can be directed to the online application or transaction page. If the product is not available online, they can be provided a phone number or email address to request contact.

- ➔ Basic Financial Planning
- ➔ Simplify Your Finances
- ➔ Annual Financial Physical
- ➔ Managing Your Debt
- ➔ Insurance Review
- ➔ Annual Investment Review
- ➔ Retire Planning
- ➔ Income Tax Planning
- ➔ Estate Planning



Sample Financial Tool Kit Front Page

Financial Worksheets

Provide the tools consumers need to organize and record important financial and family information.

Visitors can download and print useful worksheets to record important financial and personal information.

Financial Library

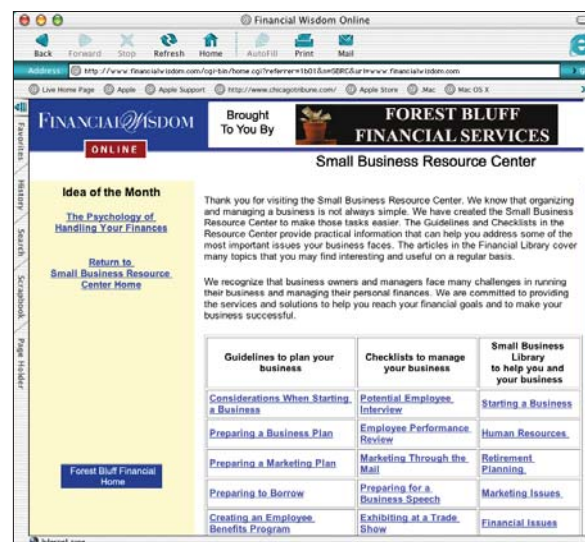
The Library includes almost 100 articles that cover the most important financial issues consumers face. To make it easier for web visitors to find what they need, the Library is organized by topic.

- ➔ General Financial
- ➔ Home and Residence
- ➔ Insurance
- ➔ Investing
- ➔ Retirement
- ➔ Income Tax and Estate Planning
- ➔ Issues Facing Parents
- ➔ Small Business Articles

Small Business Resource Center – Mini-Site

Small businesses and their owners represent a great market opportunity. They often need multiple loan and deposit products, they can be the source of additional business from their employees and they tend to be very loyal to the financial institution that can help them with all their needs. Yet, few websites provide more than just product information and access to electronic banking services for them.

Adding the Small Business Resource Center to your website can differentiate your organization and demonstrate your commitment to small businesses. The Center is a “mini-website” with Guidelines, Checklists and a Library of articles that provides small business owners with many of the tools they need to organize and manage their businesses more effectively. Adding the Small Business Resource Center to your website will provide more reasons for business owners to see your organization as the source for all their financial solutions.



Flexible Uses

The articles and other features of the Library of Content can be yours to use as you wish.

- Introduce one article a week on your home page. Select an educational article that matches your current promotions.
- Offer the Financial Tool Kit with the interactive Checklists to take visitors to your online applications.
- Use the Small Business Resource Center to demonstrate your commitment to this market.
- Supplement your product pages with educational articles that will position your products as solutions.
- Create an electronic newsletter program.
- Add financial education to your existing newsletters.

You choose what to use and how to use it.

Costs and Terms of Use

An annual subscription to the Library of Content, including the initial CD and three quarterly updates, costs \$5000. Subscribers can use the content as desired – as written, with modification or links to web pages. Subscribers are entitled to full use of the content for the one-year term of the subscription.

Additional Services From Financial Wisdom

Financial Wisdom also offers branded linked versions of the Financial Tool Kit and the Small Business Resource Center. Just add simple links to your website and visitors can use these tools to take control of their financial futures.

Financial Wisdom has formed a strategic alliance with Endai Worldwide to also offer the technology expertise to implement educational content solutions.



Along with full website design and management, Financial Wisdom and Endai offer several turn-key solutions – Electronic Newsletters, Targeted Finances 101 Email Series, Financial Education Center and Integrated Home Page Content.

Leveraging Financial Education Into Sales Is Easier Than Ever.

Financial education will add value to your site and make it the revenue generating tool it should be. Call or email for more information or to subscribe.

Financial Wisdom Marketing Services, Inc.
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Phone: 800/723-7237 Fax: 847/604-8405 Email: info@financialwisdom.com

Yes!

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