

# Tools, Resources & Information for Your Website And Your Other Marketing Efforts



Help consumers make better decisions  
while positioning your products as solutions they need.

## Two Alternatives for You to Consider

**Library of Content to Create You Own**  
Flexibility to customize as you wish



Articles and Worksheets in Word and HTML  
Updated quarterly

OR

**Link to Branded Online Resource Library**  
Simple, fast and easy



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## Summary

Providing useful website resources can be one of the most valuable services you provide to consumers. Calculators are important, but consumers also want relevant information to better understand their issues and make informed decisions. Providing this type of website content can stimulate new business from existing relationships and build new ones. The type of content on your website and how it is presented is critical.

Financial Wisdom offers two ways to add content to your website so your visitors can have the tools, resources and information they need:

- ? **Library of Content** – a comprehensive source of articles, worksheets and other content (in both Word and HTML format) that you integrate into your website. You choose what to include and how to present it.
- ? **Online Resource Library** – a more convenient and inexpensive solution to save you the effort of managing the content. The site is branded with your identification and activated, and you add one link to your site.

## Benefits for Consumers

The financial issues facing your consumers today are more critical than ever.

- ? The current economic uncertainty and volatile financial and real estate markets have heightened consumers' anxiety over their finances and their ability to reach their financial goals.
- ? The costs of a financially secure retirement are growing as life expectancies increase and reliance on traditional pension plans and Social Security decreases.
- ? Costs of attending college continue to rise faster than inflation.
- ? Even handling day-to-day finances is becoming more challenging.
- ? Perhaps as important, many individuals are growing frustrated and becoming overwhelmed with the number of decisions they must make.

By using your website to help address their concerns, consumers will make better financial decisions, be more likely to reach their financial goals and reduce their financial anxiety.

## Benefits for Your Institution and Marketing

By providing useful website content that your website visitors need, you can accomplish several objectives:

- ? Improve your institution's financial results.
- ? Consumers will perceive your products as the logical solutions resulting in cross sales and lower attrition.
- ? You can attract new younger consumers with multiple product needs as they begin their financial lives.
- ? You increase the likelihood of being a primary financial institution.
- ? The Library of Content is a comprehensive and flexible source of content.
- ? Adding the Online Resource Library to your website is easy.
- ? You will save time by having content available for your newsletters and other marketing efforts.

## Content Solutions From Financial Wisdom

### Alternative A – The Library of Content

Some institutions have internal resources and prefer to manage their website themselves. For them, the Library of Content service provides over 300 articles covering topics that consumers are concerned with and other content that they can use on their website and in other marketing efforts. The service is very flexible with subscribers choosing what to use and how to use it.

A listing of what is in the current Library of Content is enclosed.

Flexibility to customize as you wish



### Alternative B – The Online Resource Library

Other institutions prefer to outsource portions of their website management to reduce the effort needed to create and manage the content. For them, the Online Resource Library is a better solution. Financial Wisdom brands, activates and manages the site. The institution simply adds one URL link to its website. The service also has flexibility enabling additional uses of content on the website and in other marketing efforts.

A listing of the 150 articles in the Online Resource Library can be found on page 5.

Simple, fast and easy



# Alternative A – Using the Library of Content

## Providing Valuable Website Content

Three critical issues to consider are how to organize the content, how keep the content current (with changes in the retirement plan rules, tax laws and the overall financial environment), and how to provide access to the content for your website visitors.



## Organizing the content


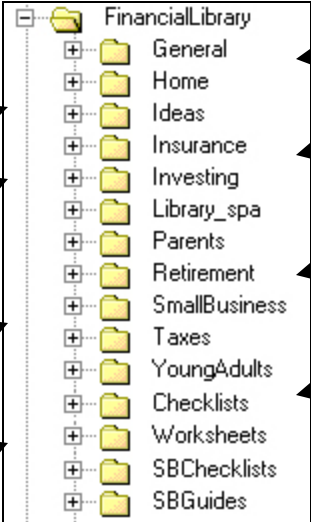
Creating a Financial Library using a folder system based on topics provides a convenient and logical way to handle content on your website. It also corresponds to how the content is organized on the Library of Content CD. The Library of Content CD has a FinancialLibrary folder in the HTML section with about 150 articles already HTML formatted and organized. There are additional articles in the Main Library portion of the CD that you can also include in your online Financial Library.

## Keeping the content current

Each quarterly Library of Content update CD has two main folders – one with a current and complete Library of Content and a second one with only new content or content that has been changed. This enables you to identify what has changed so you can then update your website content.

## Providing access to the content through your website

Most institutions use the content in one or more of three ways – offering a “resource center” or “library” of content as an entry point to all the content, offering links from product web pages to relevant articles, or as part of an electronic newsletter program. The Library of Content CD has a series of HTML formatted template “front pages” that you may want to consider. The Online Resource Library “front page” provides a general approach while the Financial Tool Kit, Financial Foundation Center for young adults and Small Business Resource Center “front pages” are more focused.

Resource Centers that pull content from the Financial Library	Financial Library of articles and other content on your website	Product web pages with links to relevant articles
<p>Create your own or use front page templates in the Library of Content.</p>  <p>Other templates in the Library of Content:</p> <ul style="list-style-type: none"> <li>? Financial Tool Kit</li> <li>? Financial Foundation Center</li> <li>? Small Business Resource Center</li> <li>? Financial Security Centers</li> </ul>		<ul style="list-style-type: none"> <li>? Checking Accounts</li> <li>? Savings Accounts</li> <li>? Children Accounts</li> <li>? CDs</li> <li>? IRAs and Retirement</li> <li>? Online Banking</li> <li>? Credit Cards</li> <li>? Mortgages</li> <li>? Home Equity Loans</li> <li>? Auto Loans</li> <li>? Personal Loans</li> <li>? Financial Planning Services</li> <li>? Trust Services</li> <li>? Investment Services</li> <li>? Safe Deposit Boxes</li> </ul>

## Cost of the Library of Content


The Library of Content is offered on a subscription basis for \$5,000 annually. The Library is updated quarterly with new content and updates to existing content. Subscribers can modify the content as desired and there is no need to attribute the content to Financial Wisdom. The update cycle is February, May, August and November.

## Next Steps

If you would like to subscribe, call (800/723-7237) or email ([mpatterson@financialwisdom.com](mailto:mpatterson@financialwisdom.com)) to begin the subscription. If you would like to review a Library of Content CD to evaluate the service, just call or email.

## Alternative B – Using the Financial Wisdom Online Resource Library

The Online Resource Library includes 150 articles and nine worksheets including the Family Records Almanac. Calculators can be included if you wish. See the next page for a complete listing of articles.

<b>FINANCIAL WISDOM ONLINE RESOURCE LIBRARY</b>		<b>Brought to you by</b>	<b>Your Identification Name and logo</b>
<i>Tools, resources and information to help you take control of your financial future.</i>			
<b>Financial Library You Can Explore By Topic</b>			
	<a href="#">General Financial Articles</a>	<a href="#">Saving for a Purpose</a>	<a href="#">Using Debt Wisely</a>
	<a href="#">Home &amp; Residence</a>	<a href="#">Insurance</a>	<a href="#">Investing</a>
	<a href="#">Income Taxes &amp; Estate Planning</a>	<a href="#">Issues For Parents</a>	<a href="#">Small Business</a>
			<a href="#">Facing New Financial &amp; Life Events</a>
			<a href="#">Retirement</a>
			<a href="#">Protect Your Financial Identity</a>
			
<b>Worksheets to Organize Your Finances</b>			
	<a href="#">Personal Balance Sheet</a>	<a href="#">Household Spending</a>	<a href="#">Home Ownership</a>
	<a href="#">Insurance Information</a>	<a href="#">Retirement Plan Info</a>	<a href="#">Income Tax Info</a>
	<a href="#">Household Inventory</a>	<a href="#">Personal Contacts</a>	<a href="#">Locations of Documents</a>
			
<a href="#">Family Records Almanac</a> – to organize and record important financial and family information.			

Visit a sample at [www.financialwisdom.com/ResourceLibrary/Sample/Front.htm](http://www.financialwisdom.com/ResourceLibrary/Sample/Front.htm).

Adding the Online Resource Library to your site is easy and fast. The site is branded with your logo and activated, and you add one link to your website. The process usually takes only a day or two. The structure of the Library provides flexibility to use a different name such as Financial Education, Learning Center, Financial Resources or something else.

### Provide Links from Product Web Pages

You can also provide links to articles from product pages. For example, add a “Learn More” box to your Loan web page so consumers can better understand how your products can help them reach their financial goals. You may want to integrate the “Learn More” box into the physical layout of the page. Below is an example.

<p><b>Products or services with relevant article links:</b></p> <ul style="list-style-type: none"> <li>? <a href="#">Checking Accounts</a></li> <li>? <a href="#">Savings Accounts</a></li> <li>? <a href="#">Children Accounts</a></li> <li>? <a href="#">CDs</a></li> <li>? <a href="#">IRAs and Retirement</a></li> <li>? <a href="#">Online Banking</a></li> <li>? <a href="#">Credit Cards</a></li> <li>? <a href="#">Mortgages</a></li> <li>? <a href="#">Home Equity Loans</a></li> <li>? <a href="#">Auto Loans</a></li> <li>? <a href="#">Personal Loans</a></li> <li>? <a href="#">Financial Planning Services</a></li> <li>? <a href="#">Trust Services</a></li> <li>? <a href="#">Investment Services</a></li> <li>? <a href="#">Safe Deposit Boxes</a></li> </ul>	 <p><b>Your Institution's Loan Web Page</b></p> <p>Home Online banking Personal banking Business banking Investments Insurance Locations About us News Rates Financial tools</p> <p><i>Reach Your Financial Goals</i></p> <p><i>The products you need with the service you deserve.</i></p>	<p><b>Learn More</b></p> <ul style="list-style-type: none"> <li>? <a href="#">Developing and Using a Wise Borrowing Strategy</a></li> <li>? <a href="#">Preparing to Borrow</a></li> <li>? <a href="#">Debt Consolidation</a></li> </ul>
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### Cost of the Online Resource Library

The Online Resource Library costs \$300 per month. There are no set up fees and no long term commitments. Billing is quarterly in advance, and you can cancel at any time. Activating the Online Resource Library only takes a day or two. If you wish to include our selection of nine calculators, they can be added at no additional cost.

### Next Steps

Adding the Online Resource Library to your website is simple:

- ? You decide if you want the Online Resource Center name and if you want the Financial Wisdom calculators.
- ? Financial Wisdom will brand an Online Resource Library with your name and logo and activate the site.
- ? Financial Wisdom will send the URL link that you add to your website along with a table of URL links to specific articles if you choose to use them elsewhere on your site.
- ? If you wish to use content from the Online Resource Library in other marketing efforts, simply copy and paste the content as you wish.

## Articles in the Online Resource Library (also available for other uses)

### General Financial Articles

Setting Goals for a Good Financial Life  
Starting on the Road to Financial Security  
Developing a Financial Strategy  
Keeping Your Financial Life Simple  
Direct Deposit of Payroll and Government Checks  
Ten Reasons to Consider Online Banking  
Planning for Major Purchases  
Planning For Your Financial Life Stages  
Preparing for Major Financial Events  
Establishing Good Financial Habits  
Building Your Financial Literacy  
Have an Organized Financial System  
Measure Your Financial Progress  
Preparing a Personal Balance Sheet  
Monitoring Your Monthly Spending

### Saving for a Purpose

Choosing the Right Accounts for Your Cash  
Building a Savings Cushion  
Building a Ladder of Savings Certificates  
Use Automatic Savings Programs to Reach Your Financial Goals

### Articles with Integrated Calculators

- ? Save for Any Reason
- ? Save a Larger Down Payment When Buying a Car
- ? Save a Larger Down Payment When Buying a House
- ? Save for College
- ? Save for Your Vacation
- ? Save for Your Honeymoon
- ? Fund Your IRA With an Automatic Savings Program
- ? Save for Your Retirement With an Automatic Savings Program

### Using Debt Wisely

Fundamentals of Borrowing  
Developing and Using a Wise Borrowing Strategy  
Preparing to Borrow  
Build a Solid Credit History  
Review Your Credit Report  
Reducing Your Debt Burdens  
Evaluating Credit Cards  
Guidelines for First Time Credit Card Users  
Pay More Than The Credit Card Minimum

### Articles with Integrated Calculators

- ? Financing Your Auto Purchase
- ? Evaluating Debt Consolidation
- ? Replace Your Credit Card Debt With a Home Equity Loan
- ? Consider Combining Your Mortgage and Home Equity Loan
- ? Evaluating Your Mortgage Options
- ? Consider Refinancing Your Mortgage
- ? Does Your Adjustable Rate Mortgage Still Make Sense?
- ? Evaluating How a Home Equity Loan Could Work for You

### Facing New Financial & Life Events

Filling Out The Paperwork For Your First Job  
Renting your First Apartment  
Preparing Your First Budget  
Establishing a Relationship with a Financial Institution  
Getting and Using Your First Credit Card  
Buying Your First Car  
Making Your First Investments

Buying Your First House  
Filing Your First Tax Return  
Handling Your First Retirement Plan Distribution  
When Changing Jobs  
Marriage and Money  
Having Children and Money  
Divorce and Money

### Home & Residence

Renting an Apartment  
Before Buying Your First House  
Income Tax Implications of Home Ownership  
Accumulating a Down Payment on a Home  
Mortgage Types  
Evaluating Your Mortgage Options  
Consider Refinancing Your Mortgage  
Should You Refinance Your Home Mortgage  
Home Equity Loans  
Evaluating How a Home Equity Loan Could Work for You  
Consider Combining Your Mortgage and Home Equity Loan  
Does Your Adjustable Rate Mortgage Still Make Sense?

### Insurance

Fundamentals of Insurance  
Have an Insurance Strategy  
What to Look For in a Homeowners or Renters Insurance Policy  
Understanding Auto Insurance  
Review Your Insurance Deductibles  
Understanding and Evaluating Life Insurance  
Getting the Life Insurance You Need  
Consider a Life Insurance Trust  
Umbrella Insurance Policies  
Disability Insurance  
Long Term Care Insurance  
Single Premium Tax Deferred Annuities

### Investing

Fundamentals of Investing  
Asset Allocation  
Financial Market Indicators  
The Dow Jones Industrial Average  
Investment Portfolio Diversification  
Building a Stock Portfolio  
Investing in Mutual Funds  
Dollar Cost Averaging with Mutual Funds  
Mutual Funds and Income Taxes  
Investing in Bonds  
Interest Rate Risk  
Comparing Taxable and Tax-free Bond Yields  
Investing in Municipal Bonds  
Investing in US Treasuries  
Make Sure Your US Savings Bonds Are Still Paying Interest

### Retirement

Fundamentals of Retirement Planning  
Beginning to Think About Retirement  
Four Components of a Secure Retirement  
Save for Your Retirement With an Automatic Savings Program  
An IRA Refresher  
Maximize the Value of Your IRA  
IRA or Roth IRA?  
Can \$5000 IRA Contributions Really Add Up?  
Fund Your IRA With an Automatic Savings Program  
IRAs for Teens  
Taking Money Out of Your IRA  
Take Advantage of Your Employer's 401(k) Plan

Reviewing Your Options for a Retirement Plan Distribution  
Understanding the Social Security System  
Review Your Social Security Record  
What Should You Expect from Social Security?  
Rethinking Retirement  
Add \$100,000 to Your Retirement Savings

### Income Tax & Estate Planning

Fundamentals of Income Taxes  
Understand the Tax Implications of Financial Decisions  
Developing an Effective Income Tax Strategy  
Year Round Tax Savings Strategies  
Beware of the Alternative Minimum Tax  
The Power of Tax Deferred Compounding  
Taxable, Tax Advantaged, Tax Deferred and Tax Free  
Charitable Giving Strategies  
Charitable Contributions of Appreciated Stock  
The Basics of Estate Planning  
Beginning to Think About Estate Planning  
Estate Planning is More Than Minimizing Taxes  
Estate Taxes Under the New Tax Law  
Making Annual \$12,000 Gifts  
Revocable Living Trusts  
Consider a Life Insurance Trust

### Issues For Parents

Custodial Accounts for Children  
Beginning to Think About College Funding  
College Funding Options  
Save for College  
Saving Early for a College Education  
Investing College Funds  
Guidelines for First Time Credit Card Users  
IRAs for Teens  
The Kiddie Tax or How Children Are Taxed

### Small Businesses

Considering Starting a Business  
Choosing the Right Form for Your Business  
Developing a Business Plan  
Getting Ready to Borrow  
Developing a Marketing Plan  
Giving Customers the Respect They Deserve  
Marketing With Direct Mail  
Marketing With Newsletters  
Trade Show Marketing  
The Science and Art of Generating Referrals  
Using the Trade Press to Generate Results  
Preparing a Business Speech  
The Importance of Job Descriptions  
Interviewing Job Applicants  
Evaluating Your Employees  
Terminating Employees  
Retirement Plan Options

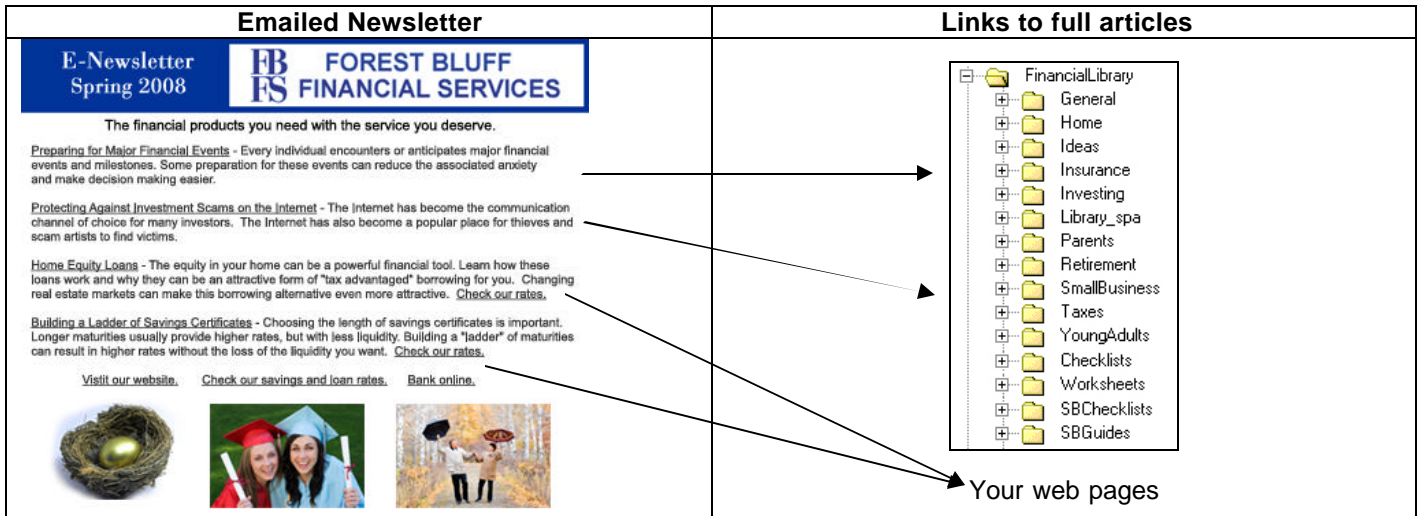
### Protect Your Financial Identity & Safeguard Your Financial Information

Don't Let Anyone Steal Your Credit Identity  
Examples of Email Common Scams  
Protecting Your Credit Card Activities  
Monitor Your Financial Identity by Reviewing Your Credit Reports  
Protecting Your Internet Activities  
Protecting Against Investment Scams on the Internet  
Disposing of and Shredding Personal Documents  
Protecting Your Mail  
ATM Security and You  
Tips for Organizing Important Papers  
Using a Safe Deposit Box  
Be Prepared if Disaster Strikes

# Using Financial Wisdom Content in an Electronic Newsletter Program

The use of electronic newsletters is growing. Consumers like the convenience of email and electronic newsletters can be more cost effective and are good for the environment. Deciding what to communicate becomes easier with the articles from the Library of Content or Online Resource Library. Adding informative content to your marketing messages makes electronic newsletters more interesting and effective.

Many organizations use a format with summaries in the email with links back to other web pages. With a Financial Library (as part of your site) or the Online Resource Library, you simply add those links to your emailed newsletter.



You may want to consider selecting content on a “calendar based” approach using seasonal themes:

First Quarter Retirement & IRAs	Second Quarter Simplifying Ones Financial Life	Third Quarter Organizing & Planning	Fourth Quarter Taxes & Estate Planning
<b>January</b> An IRA Refresher Wise Retirement Investments	<b>April</b> Ten Reasons to Consider Online Banking Planning for Major Purchases	<b>July</b> Developing a Wise Borrowing Strategy Understanding and Evaluating Life Insurance	<b>October</b> Basics of Estate Planning Taxable, Tax Advantaged, Tax Deferred & Tax Free
<b>February</b> Components of a Secure Retirement IRA or Roth IRA?	<b>May</b> Building a Ladder of CDs Direct Deposit	<b>August</b> Nine Financial Planning Basics Mutual Fund Dollar Cost Averaging	<b>November</b> Tax Implications of Home Ownership Charitable Giving Strategies
<b>March</b> Can \$5000 IRA Contributions Add Up? Understand the Social Security System	<b>June</b> Automatic Savings Programs Measure Your Financial Progress	<b>September</b> Building a Stock Portfolio Establishing Good Financial Habits	<b>December</b> Family Records Almanac Making Annual \$12,000 Gifts

Or you may want to use a product based approach:

Relevant Articles for 15 Products and Services		
<b>Checking Accounts</b> Make Your Money Work for You Direct Deposit The Right Types of Cash Accounts	<b>Savings Accounts</b> Building a Savings Cushion Automatic Savings Programs Save For Any Reason	<b>Children Accounts</b> Custodial Accounts for Children College Funding Options Save For College
<b>CDs</b> Planning for Major Purchases The Importance of the Federal Reserve Building a Ladder of CDs	<b>IRAs and Retirement</b> An IRA Refresher Four Components of a Secure Retirement Can \$5000 IRA Contributions Add Up?	<b>Online Banking</b> Ten Reasons to Consider Online Banking Protecting Internet Activities and Electronic Data Keeping Your Financial Life Simple
<b>Credit Cards</b> Evaluating Credit Cards Protecting Your Credit Card Activities Pay More Than the Credit Card Minimum	<b>Mortgages</b> Evaluating Mortgage Types Consider Refinancing Regardless of Rates Refinancing Your Mortgage	<b>Home Equity Loans</b> Tax Implications of Home Ownership Combining Your Real Estate Loans* Home Equity Loans
<b>Auto Loans</b> Buy ing Your First Car Reduce Your Auto Payments Financing Your Car	<b>Personal Loans</b> Developing a Wise Borrowing Strategy Preparing to Borrow Debt Consolidation	<b>Financial Planning Services</b> Nine Financial Planning Basics Planning for Your Financial Life Stages Starting on the Road to Financial Security
<b>Trust Services</b> Basics of Estate Planning Estate Planning is More Than Minimizing Taxes The Meaning of Probate	<b>Investment Services</b> Asset Allocation Building a Stock Portfolio Financial Market Indicators	<b>Safe Deposit Boxes</b> Safe Deposit Boxes Have an Organized Financial System Family Records Almanac

## Using the Content in Paper Newsletters and Other Marketing Efforts

As a Financial Wisdom client, you can use the content in paper newsletters, product brochures, and other marketing efforts. You can modify the content as you wish with references to your products and services. You may want to consider customizing the Family Records Almanac and making it available in a printed format or make CDs available.

Please call or email Mike Patterson (800/723-7237 or [mpatterson@financialwisdom.com](mailto:mpatterson@financialwisdom.com)) to further discuss the Library of Content, Online Resource Library or other Financial Wisdom services.