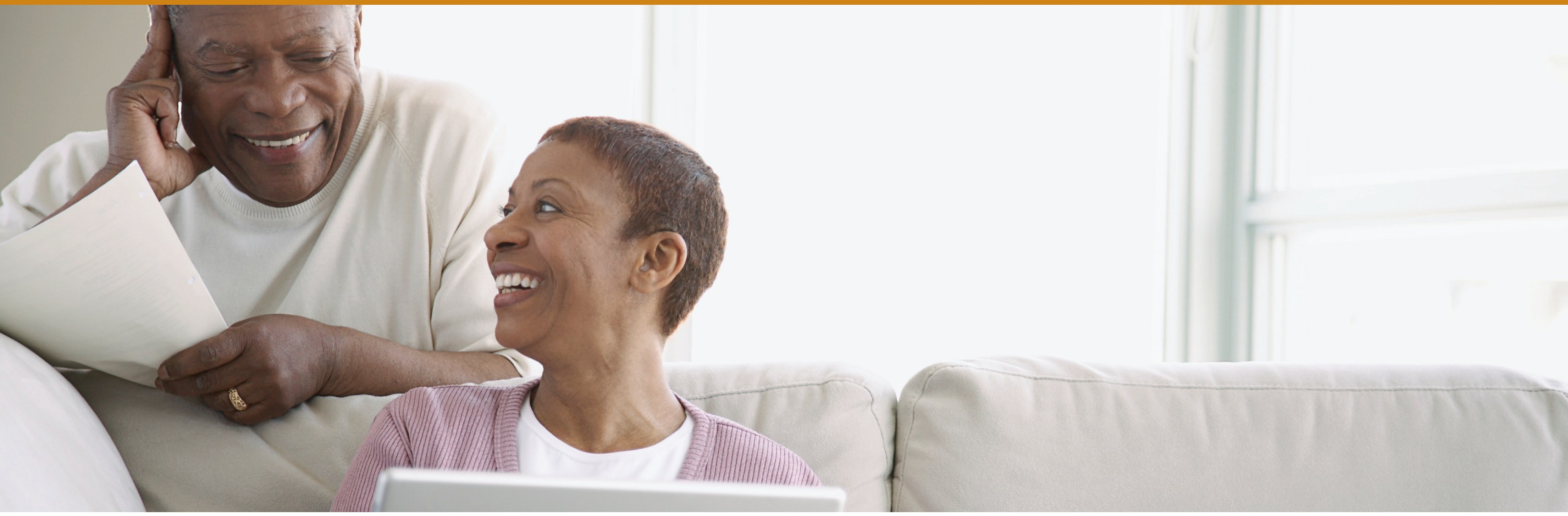
FINANCIAL PLANNING

# clarify

## your financial life



WealthVision℠

Powered by eMoney

In today's fast-changing financial landscape, you need to ensure your wealth management is as effective as possible.

## Addressing the Challenge

Like most people, you continually strive to make smart decisions, like those that have led to the success you enjoy today. Financial success has brought you many things, including the responsibility of managing it. The fact is, the more wealth you have, the more time and knowledge it takes to protect it. So you turn to specialists for advice on the issues that revolve around your financial circumstances.

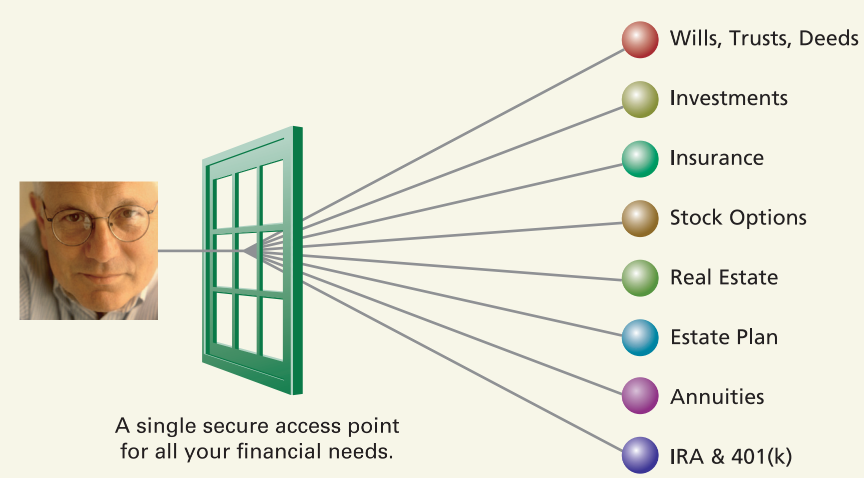
You may want to ask yourself:

- Are my assets in the most productive place?
- Is my trust and estate plan current?
- Am I meeting my financial goals?
- Is my retirement plan on track?

Since most advisors offer services independent of each other, it's up to you to sort out all of their ideas and recommendations. As your wealth grows, life doesn't get simpler, it gets more complex.

As your financial estate develops in size and sophistication, WealthVision℠ can become your "single secure access point" to consolidate and track your financial data in one protected location.

The future of integrated financial planning is here. You're just a click away from everything you need, all in one place, whenever you want it, from wherever you are.




A single secure access point for all your financial needs.

## An Integrated Solution

WealthVision℠ is designed to consolidate all of your accounts, assets and information into one secure location, making your personal financial life easier.

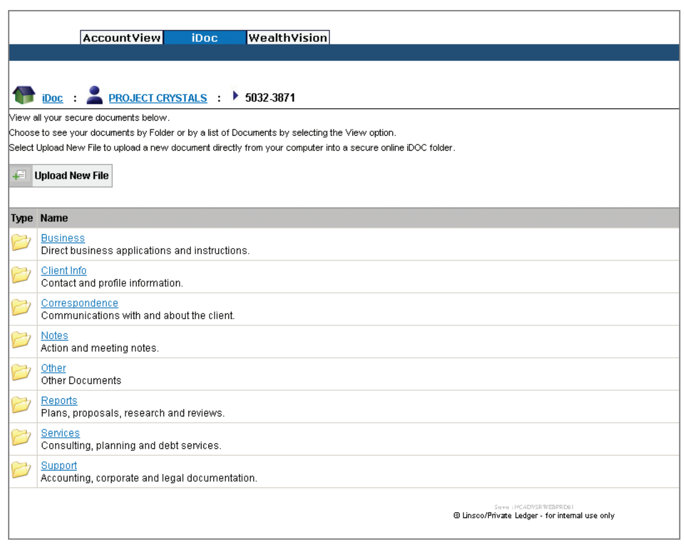
In your personal financial homepage, you can view everything about your financial and estate plan in one place.

All your information is password protected in a secure, encrypted personal web address, accessible only to you and your advisors. Every night, the system automatically updates your balances to reflect the values provided by your financial institutions. Your updated assets are integrated into various reports so that you can monitor their progress in reference to your overall financial objectives.

Powerful analysis engines allow WealthVision to track changes in your assets, and changes in your life, against your overall asset allocation. This tracking capability includes retirement and cash flow models, insurance programs and the financial and estate plans that you initially put in place.


## Safeguard Important Documents

Copies of your private documents, such as wills, trusts, tax returns, deeds to real estate, insurance policies, and beneficiary designations can be uploaded to a secure online depository, safely encrypted but instantly available anywhere an Internet connection is available. Your top holdings are listed on your Home Page, easily accessible, along with your frequent flier miles and reward programs.




## Monitor Your Financial Life

You can monitor the price fluctuations of your securities throughout the day by clicking on the Security Watch List. The latest financial news is also provided with snapshots of funds and stocks, market summary information, and the market indices.

You can even collaborate with multiple advisors from different locations at the same time. Your financial advisor can give your other trusted advisors, such as lawyers and accountants, access to designated areas of your Personal Financial Home Page, if you desire. This interactive, collaborative approach focuses the team on your financial future.

The system automatically alerts your financial advisor if it detects a problem or an opportunity, like your asset allocation being out of balance or a significant change in your account values. You and your advisors will always be aware of your financial status, no matter where you are.

## Track All of Your Finances in One Location

WealthVision℠ is designed to give you a single access point to securely view all of your:

- Financial accounts
- Tax and legal documents
- Insurance coverage
- Specific goals
- Strategic plans

All of your information is password protected in a secure, encrypted personal web address, easily accessible only to you and your financial team. Keep up to date with powerful analysis tools that track changes in your assets and changes in your life based on your:

- Overall asset allocation
- Retirement and cash-flow models
- Insurance programs
- Financial and estate plans