eMoney Advisor

eMoney Advisor Newsletter

Vol. I, Issue 1

A message from Edmond Walters, Chairman and CEO of eMoney Advisor

I would like to express my gratitude to all the advisors and staff that have advised and assisted us throughout the entire eMoney AdvisorPlatform™ 3.0 upgrade.

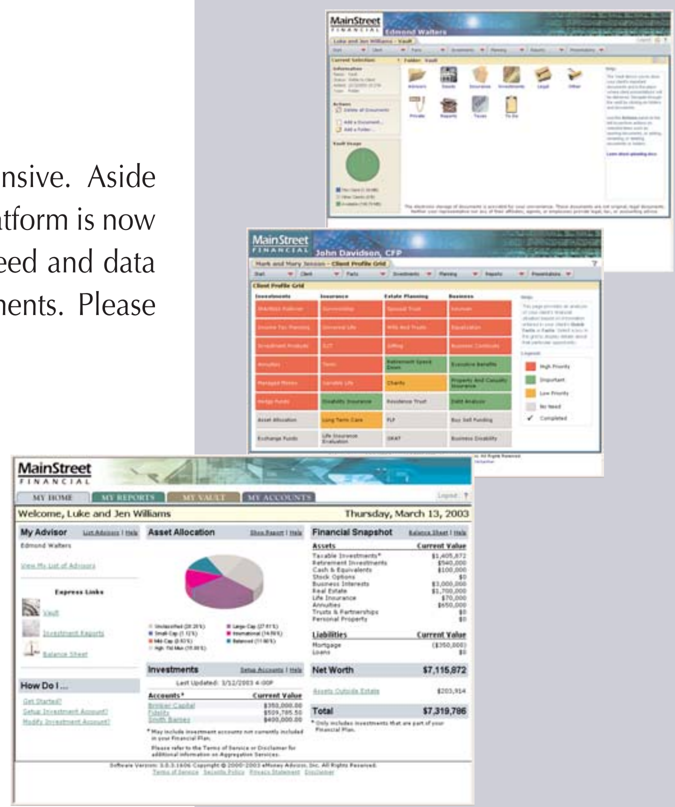
- eMoney remains strongly committed to our AdvisorPlatform which enables you to establish a huge competitive advantage in the marketplace. We are dedicated to building the best advisor-centric, customer-focused Platform in the industry.
- We will continue to listen and provide support to you as we continue to improve our system in a way that empowers you to grow your business and enhance your client relationships. I think you will find that version 3.0 has hit the mark and is far superior to any other solution currently available.

What's Inside

Summary of Version 3.0

The enhancements in version 3.0 to the AdvisorPlatform are extensive. Aside from the several feature enhancements listed below, the entire platform is now based on Microsoft.Net. This provides our users with several speed and data efficiencies. Below is a high-level list of the feature enhancements. Please refer to the v3.0 release notes for more detailed information.

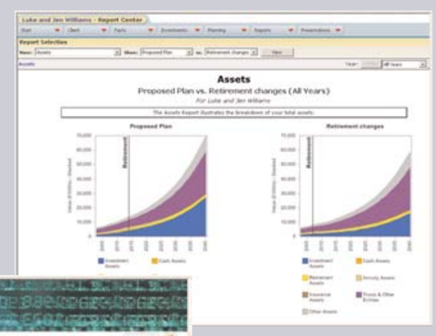
- Client sharing
- New email alerts
- Enhanced client site and easier deployment
- Quick fact capability
- Comprehensive fact enhancements, including:
  - Entities
  - Simulation enhancements
  - Ownership modeling
  - Liability modeling
  - Income modeling
  - Expense worksheet
  - Trusts and partnerships



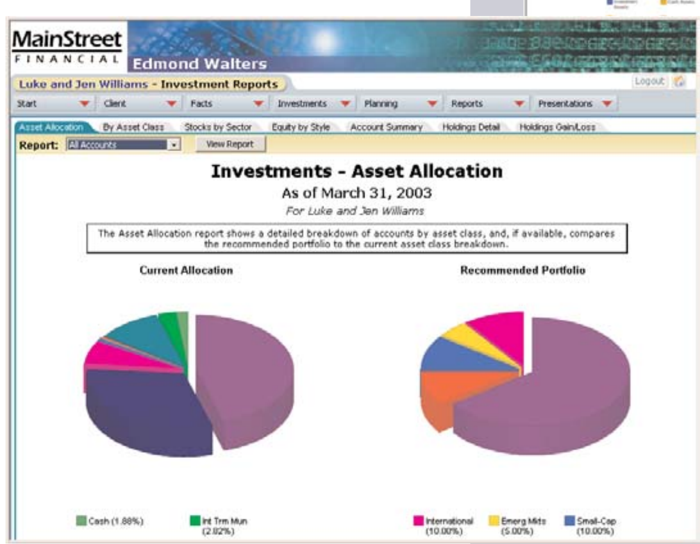
Version 3.0 Upgrades (contd.)

- Complete interactive planning center
  "What If" capability that identifies
  - Early retirement
  - Survivorship issues
  - Disability need
  - Long-term care need
  - Gifting impact

- Full Plan Building via implementing and modeling these planning techniques:
  - Irrevocable Life Insurance Trust
  - Family Limited Partnership
  - Qualified Personal Residence Trust
  - Grantor Retained Trust
  - Charitable Remainder Trust
  - Charitable Lead Trust
  - Revocable Trust
  - Irrevocable Trust



- Over 100 Custom reports now including Comparative Reporting
  - Standard or Custom Presentation build out
  - Vault Management
  - Aggregation upgrade
  - Investment enhancements including 529 Plans, Roth IRA, and 401(k) matching
  - Enhanced inline help
  - Full glossary



Planning Center

The AdvisorPlatform provides interactive planning capabilities, allowing the advisor to choose between comprehensive planning, which encompasses a client's entire financial portfolio, or standalone planning, based on minimal input and targeted to a specific item. Based on the facts gathered and entered into the Fact Finder, the advisor can highlight a the client's current financial position as it relates to defined goals and objectives, and then create a plan with multiple scenarios and reports. With almost unlimited options, the advisor has the capability of building the most comprehensive and effective plan possible for the client and then delivering that plan online and as a document in a customized format.

For stand alone situations, the AdvisorPlatform provides a comprehensive suite of "What if" capabilities including: retirement, survivorship, disability, long-term care, and gifting. This flexibility is unparalleled in the industry and empowers the advisor to provide solutions for various client needs.

Report Center

The amount of reporting and extensive type of reporting within version 3.0 has been exceptionally enhanced. The Advisor may view current or proposed situations, or view comparison reports of Base Facts versus "What if" situations or Proposed Plan. There are multiple detailed reports on the following topics: Client Summary, Objectives, Investments, Detailed Balance Sheet, Cash Flow, Retirement, Liquidity, Stock Options, Income Tax, Estate, Gifting, Ledger, Survivorship, Expense, Supplemental, and Solve For. All reports are graphically represented at the top with tabular information below supporting the charts. The timeframe for any report can be manipulated to show any individual year, all years, the first year of the simulation, the retirement year, the first death in the simulation and finally the last year of the simulation. This reporting enhancement makes the advisor's ability to identify and present client information easier.

Aggregation Update

eMoney's new aggregation service provider CashEdge(R) will become available on March 29th, 2003 for the AdvisorPlatform system. This is part of our continuing effort to improve and enhance our service for you by working with the best partner we can find.

All new clients entered after the aggregation service upgrade (on March 29th, 2003) will automatically be using the new CashEdge aggregation process and therefore will not need to go through an upgrade process. EXISTING clients currently using the aggregation process will require intervention by the advisor in order to make this transition possible.

As you may know, our system design protects your clients' data properly and requires that all client and advisor credentials be encrypted and encoded behind firewalls. This highly secure design that protects your data also assures that no one has access to your login credentials. This design created a technical obstacle that prevents us to convert the data via an automatic recode. The eMoney Customer Service Group will provide detailed documentation to support the aggregation upgrade that will be sent to each licensed AdvisorPlatform user.

eMoney Advisor Newsletter
Vol. I, Issue 1

Version 3.0 Data Conversion Items

All of your client data has been programmatically converted and mapped from version 2.8 to the new applicable fields in version 3.0. The functionality in 3.0 has increased dramatically and there are new fields and new functions. As a result there are certain instances where the Advisor will need to intervene with additional client data in order to make the data as accurate as possible.

(Please note: This is based on all client data and may not be applicable to your client's situation).

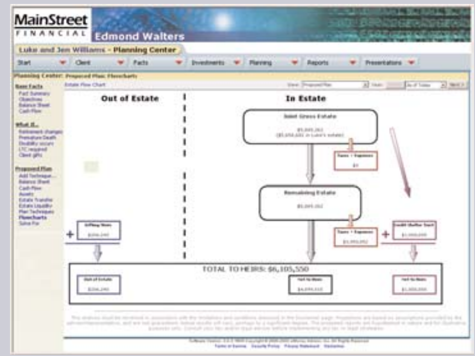
Below are explanations where the following instances may occur.

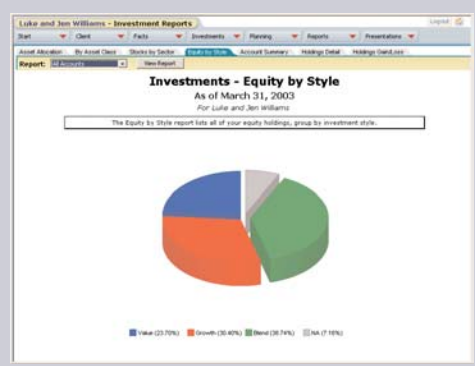
- **Mortgages** - Version 3.0 supports liabilities such as mortgages and now calculates the estimated payment which can be added to the client's expenses. The Advisor may want to review the interest rate and term of each mortgage.
- **Insurance Policies**

  Term Calculation

  – Please verify that the Purchase Date has been entered to assure that the term and expiration will be accurate. In Version 3.0 the Purchase Date of an insurance policy is a required field that calculates the term and expiration.

  – ***Premium Payer*** - In Version 3.0 the Premium Payer field of an insurance policy is a required field. In version 2.8 it wasn't; therefore, there was the possibility of leaving that field blank The conversion program defaulted the Premium Payer as the "Client" on any payer field left blank.
- **Roth IRA's** - Version 3.0 now supports and simulates the tax advantages of a Roth IRA. The Advisor may need to check how the Roth account was entered in Version 3.0. Re-adding and deleting may need to occur in order to have it entered correctly.
- **Consider Adding an Entity** - In Version 3.0 gift and bequest flows can now have recipients. This was not the case in Version 2.8. The Advisor may want to consider assigning an entity recipient or adding a new entity that can be assigned to the particular flow.
- **Update to the Model Portfolio Growth Rates** - In Version 3.0 both the Assumed Growth Rates and Model Portfolio Names have been updated. The new growth rates are default settings that the Advisor can edit in the Fact Finder.





eMoney Advisor Newsletter
Vol. I, Issue 1

Customized Client Marketing Kit Package

Client presentation custom branded with your company logo deployed on CD and online and accessible from your company's homepage by prospective and current clients

Custom PowerPoint template for developing your company presentations

Mini CDs branded with your company logo packaged in an informative brochure

Full and half-page print ad layouts branded with your logo and provided digitally for use in newsletters, ads and other publications

Separate yourself from the competition.

Call eMoney Advisor today.

1-888-362-4612

Client Marketing Kit Versions and Pricing

- Affluent
- Executives
- Physicians
- Business Owners
- Lawyers
- Athletes and Entertainers

100	Customized Client Marketing Kit	$1,500
500	Customized Client Marketing Kit	$3,000
1000	Customized Client Marketing Kit	$4,000
2000	Customized Client Marketing Kit	$6,000
5000	Customized Client Marketing Kit	$8,000

15 business day normal turnaround from proof approval
No rush orders
(1 version per kit)

eMoney Advisor

eMoney Advisor Newsletter
Vol. I, Issue 1

Advisor Testimonials

"eMoney Advisor's marketing materials were extremely effective, enhancing the agency and our advisors' sales and marketing activities."

Gregory W. Edwards, ChFC, CLU, CFP
Partner, Lawless, Edwards & Warren

"The aggregation of assets and the updating of the financial plan developed in real time is an immeasurable benefit to my clients as well as to me. As a vision, a financial plan that can be updated on a daily basis with real numbers is very saleable to clients, and practically speaking, makes it much easier for us to do our job."

Marc J. Bernstein, JD, CLU, ChFC
Senior Partner, CFG

AdvisorServices Group

To augment the training and system provided as part of the AdvisorPlatform implementation, ***eMoney's AdvisorServices Group*** will provide additional marketing and business consultation services, detailed below.

- *AdvisorMarketing* will equip advisors with the tools to better market and sell their wealth management services, including customized CDs, brochures, presentations, and web links.
- *AdvisorConsulting* is a service that will provide consulting to help financial organizations maximize their wealth management capabilities through business process review, training, recruiting and retention.
- *CorporateAdvantage* is a product is designed for corporations that seek to provide their executives with greater visibility into their financial portfolio and corporate benefits. CorporateAdvantage is built upon the AdvisorPlatform, and provides holistic wealth planning with benefit aggregation and planning tools.

In the News

- Brinker Capital has selected eMoney Advisor's Technology for a new high-end online platform for advisors. The full-solution platform, called "BrinkerAccess," is being provided by Brinker Capital and supports estate planning, investment planning and financial planning.
- eMoney Advisor selects Forefield to provide financial content for its Wealth Planning and Management Platform. FMA Advisor content available to Financial Advisors through seamless integration with eMoney's AdvisorPlatform.

Customer Service

Our support team is available to assist you throughout the 3.0 upgrade process.

For questions or information concerning eMoney's products and services you can:

- Contact Customer Support at 610-651-0311
- Email: customerservice@emoneyadvisor.com

We look forward to helping you maximize the Advisor-Client relationship.