



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

The successful launch of version 3.0 of the eMoney AdvisorPlatform™ and the ongoing addition of advisors using the application has helped to build our vision of creating the best advisor-centric, customer-focused Platform in the industry.

But by no means are we finished. eMoney remains strongly committed to enabling you to establish and keep your competitive advantage in the marketplace. Last quarter we added increased functionality in all of our services featuring the addition of Monte Carlo, an Export to Morningstar's Principia Pro™ product, an Education Expense Worksheet and several new and enhanced reports. We have also enhanced our Client marketing packages by providing vertically specific versions (see page 5). In our next large release functionality such as Simulated Sale, Notes Receivable, Investment Groupings, Portfolio Reinvestment, and the addition of Reward Programs like Frequent Flyer Miles to the Client Site will be completed and added to the Platform.

We will continue to listen and provide support as we improve our platform and services in ways that empower you to grow your business and enhance your client relationships. I thank you for all your advice and assistance and hope you agree that eMoney Advisor maximizes your client relationships.

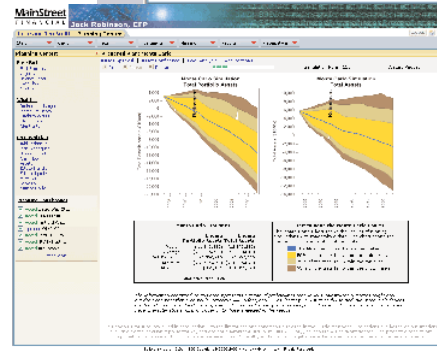
**Monte Carlo Simulation**

▲ Monte Carlo Simulation looks at many possible scenarios to imitate the random behavior of investment returns. The calculations illustrate the range of potential results: the best case, worst case and hundreds of scenarios in between.

Monte Carlo is a forecasting tool to help you plan your client's investment strategies. Financial advisors use this mathematical model to calculate and expose risk in a client's financial future. It is a powerful simulation tool to help you make better decisions about your client's financial investments.

**What's Inside**

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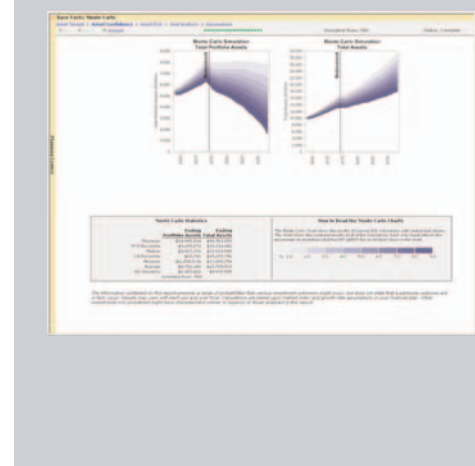
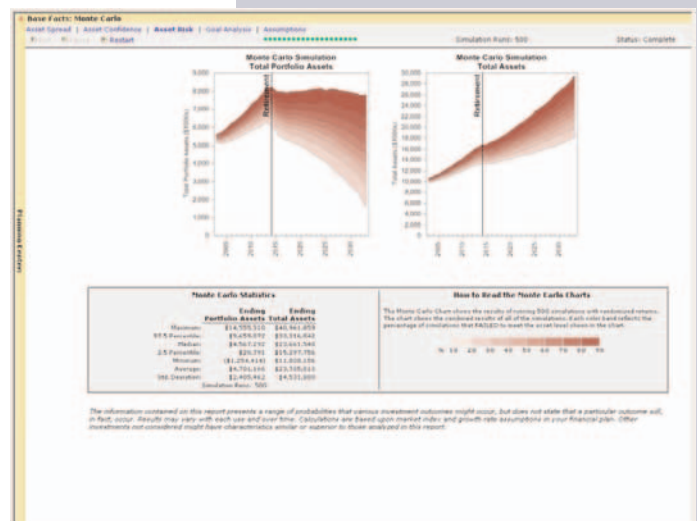
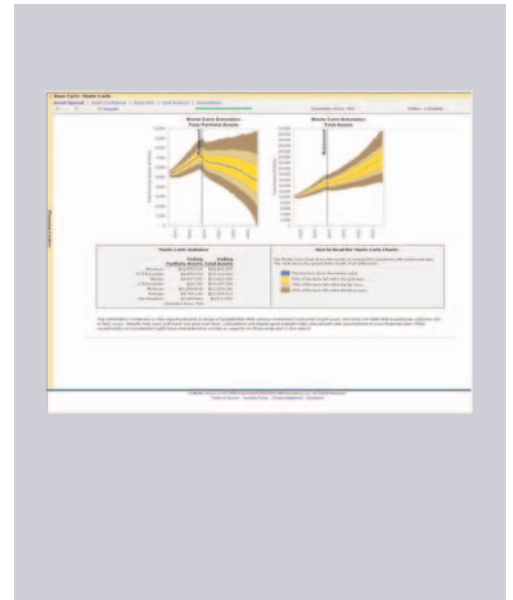


## Monte Carlo Simulation (contd.)

In the eMoney AdvisorPlatform the Monte Carlo simulation is cash flow based and is available in the Report Center (as well as in the Planning Center). The user has the option to run a Monte Carlo simulation off of the Base Facts, What Ifs, or the Proposed Plan. The simulations will begin to run as soon as you select Monte Carlo. Please note that your screen will refresh periodically as the simulation runs 500 trials. The application allows for the option to "Pause" and "Restart" the Monte Carlo simulation.

- ▲ New reports associated with the new Monte Carlo functionality are:
  - Monte Carlo - Asset Spread
  - Monte Carlo - Asset Confidence
  - Monte Carlo - Goal Analysis
  - Monte Carlo - Assumptions
  - Monte Carlo - Asset Risk

These reports present several different views showing statistics, charts and tables. The information contained on these reports present a range of probabilities that various investment outcomes might occur, but does not state that a particular outcome will, in fact, occur. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your client's financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.



## Export to .xml (Morningstar®) Format

Now available is the ability to export all client investment data (manual and aggregated) to Morningstar's Principia Pro™. You must be a licensed user of the Morningstar software product in order to import the information. Users select investment accounts for export to a format compatible for importing into Morningstar's Principia Pro product:

## Export to .xml Format (contd.)

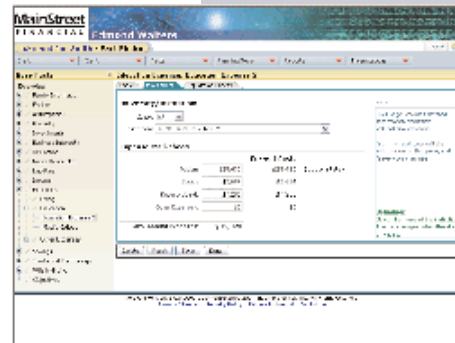
- ▲ Select Export Accounts from the Investments menu
- ▲ Select the investment account(s) for export
- ▲ Send the export file to the Vault
- ▲ Locate the file in the Reports folder (it will be named MorningstarData.xml)
- ▲ Save the file to your computer
- ▲ Import the file to the Principia Pro product

This new functionality will allow information harvested from the eMoney investment aggregation function to be used in the Morningstar's Principia Pro product.

## Education Expenses - New Feature

- ▲ "Education Expenses" has been modified to include a worksheet to calculate annual education expenses by institution. You can now select any one of thousands of current learning institutions and pull in the current costs that are associated with that institution. This allows you to use actual education costs to build a more accurate plan and projection. The procedure is as follows:

- ▲ Click the Facts menu
- ▲ Select Fact Finder
- ▲ Click Expenses from the left hand navigation bar
- ▲ Click Education from the left hand navigation bar
- ▲ Add an Education Expense



## Enhancements to Existing Reports

- ▲ Cash Flow Reports: The reports are modified to better represent ESOPs and cash inflows / outflows. The two new drill-down reports are "Other Inflows" and "Net Savings".
- ▲ Solve For - Minimum Savings for Retirement (formerly named Solve For - Maximum Pre-Retirement Spending): Additional analysis is available to include monthly savings.
- ▲ Estate Flow Chart: The same report available to you on the Advisor Site in the Presentation Center is now available on the Client Site located in "My Reports," under the Estate icon.
- ▲ The internal simulation engine has been updated to reflect Tax Law changes for 2004.

## Aggregation

eMoney continues to enhance the aggregation process through our current provider CashEdge®. Our advisors now have access to over 1600 financial institutions. Access to critical information about your clients' financial relationships allows the advisor to personalize cross-selling efforts and win the battle in funds under management.

eMoney is aggressively adding new institutions every month and is dedicated to providing the best up-to-date information to our advisors.

We will also be augmenting the service in future releases with Cost Basis, Foreign Currency Balances, and Additional Security Data information. This cutting edge service is the key tool behind growing your customer relationships.

### Security



#### ▲ **Secure Network Infrastructure**



**Firewalls** - All eMoney Advisor equipment and applications are secured behind firewalls. Firewalls

are security devices that create a barrier between the wide-open Internet and the equipment and applications used by eMoney. Firewalls limit ways that can inflict harm on data, equipment or applications. All access to the application network must pass through these firewalls, including access from the eMoney intranet. Additional firewalls are used to secure access to the eMoney database from the application servers.

- ▲ **Intrusion Detection** - The entire production network is monitored and policed for intrusion attempts 24 hours a day, 7 days a week. Any attempts detected are analyzed to determine the identity of the intruders and the extent of the intrusion.
- ▲ **Password Protection and Data Security** - Every user's password and account data are stored and transmitted in an encrypted format at all times across multiple, distributed database systems, all securely housed at Sungard, a revolutionary Internet server hosting space that provides enhanced physical security, fire protection and electronic shielding for the systems that businesses use to conduct electronic commerce transactions. No one has access to an individual's password.
- ▲ **Audits and Inspections** - The eMoney security infrastructure is regularly audited and inspected to ensure the security tools utilized are up to date.

Security is the pillar upon which eMoney was built, and we are proud of the innovations we have made in order to protect our clients' data and personal identities throughout every component of the eMoney service. Security and Privacy are secured by a combination of employing the correct technology, proper system design and architecture, as well as strict policies and procedures. eMoney ensures the security of your data with world-class:

- ▲ Network intrusion detection systems, and
- ▲ Sensitive data encryption

### Location

- ▲ **Physical Security** - eMoney Advisor has retained the most secure environment available at a third-party site, where security personnel monitor the system 24 hours a day. Access to servers requires multiple levels of authentication, including biometrics (finger print scanning) procedures to enter the production hosting facility. eMoney Advisor restricts physical access to its equipment to a very select group of authorized personnel only.

### Encryption

- ▲ **SSL** - All information is transmitted through Secure Socket Layer (SSL), which creates an encrypted connection between a user's browser and the eMoney Advisor Web servers. This prevents information from being stolen while it is being transmitted over the Internet. eMoney Advisor employs VeriSign, a recognized industry leader in security technology, to provide this service. As a VeriSign Secure Site, users who access eMoney Advisor can trust that its identity has been validated by VeriSign.

## New Targeted Marketing Kits!



## Now available in Mixed Orders

### The Kit Includes :

- **Web links (for e-mailing)**
- **CD in targeted brochures**
- **Powerpoint Sales Pitch**
- **Print Ad layout**

Free Shipping  
on Initial Order \*\*

**Versions:** Affluent Clients, Business Owners, Executives, Physicians, Lawyers, Athletes, Professional Women, Women  
**CD\* & Web Package Pricing**

|      |                  |          |
|------|------------------|----------|
| 100  | One Version      | \$1,500  |
| 100  | Up to 4 Versions | \$2,000  |
| 200  | Up to 8 Versions | \$2,500  |
| 500  | Up to 8 Versions | \$3,000  |
| 1000 | Up to 8 Versions | \$5,000  |
| 2000 | Up to 8 Versions | \$8,000  |
| 5000 | Up to 8 Versions | \$15,000 |

15 business day normal turnaround from proof approval  
20% additional charge for rush orders. \*Minimum of 25 CDs per version. \*\*On initial CD order.

Separate yourself from the competition. Call eMoney Advisor today. 1-888-362-8482

See a sample presentation at:

[http://www.emoneyadvisor.com/emacorp/advmarketing\\_demos.htm](http://www.emoneyadvisor.com/emacorp/advmarketing_demos.htm)

## Advisor Testimonials

"The eMoney System is a tool that, when added to your other products and planning services, allows you to increase the number of areas in a client's financial life in which you can help advise them. That sets into motion an immensely positive long-term chain of events."

**Pete Bush**  
**Horizon Financial Group, LLC, ING Affiliate**

"We selected the AdvisorPlatform because the product was designed for the high-net-worth market. Its account aggregation feature was a huge product differentiator because it allows the advisor to see all of the client's assets in one view. The AdvisorPlatform represented everything I wanted my clients to have."

**Rick Van Benschoten**  
**Lenox Advisors, Inc.**

## AdvisorServices™

In addition to training and implementation of the AdvisorPlatform, the **AdvisorServices** group also provides consulting services to help its partners with training, marketing and recruiting.

■ **AdvisorConsulting™**: eMoney provides consulting services that help financial organizations maximize their wealth management capabilities through business process review, training, recruiting and retention.

■ **AdvisorMarketing™**: eMoney provides marketing services that equip advisors with the tools to better market and sell their wealth management services, including customized CDs, brochures, presentations, and web links.

## Customer Service

Our support team is available to assist you M-F 8:00AM - 6:00 PM (EDT). For questions or information concerning eMoney's products and services you can:

- ▲ Contact Customer Support at 888-362-8482.
- ▲ Email: [customerservice@emoneyadvisor.com](mailto:customerservice@emoneyadvisor.com)

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

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## In the News

- First Commonwealth Selects eMoney Advisor to Support Wealth Management Services
  - ▲ Expands wealth management services with online comprehensive wealth planning capabilities
  - ▲ Implements system with First Commonwealth Financial Advisors, Trust Company and Insurance Agency
- eMoney Advisor Wins *CPA Wealth Provider's* First Annual Financial Planning Award
  - ▲ Award Recognizes Top Providers of Financial Planning Software
- PricewaterhouseCoopers LLP Selects eMoney Advisor Solution for its Personal Financial Planning Clients
  - ▲ AdvisorPlatform™ to Support the PricewaterhouseCoopers Human Resource Services Practice
  - ▲ Platform Provides Needed Wealth Planning and Portfolio Visibility for Corporate Executives
- CBIZ selects eMoney Advisor for Wealth Management Services
  - ▲ AdvisorPlatform™ to Support New Wealth Management Services Offering
  - ▲ Platform Provides Online Comprehensive Wealth Planning for National Rollout