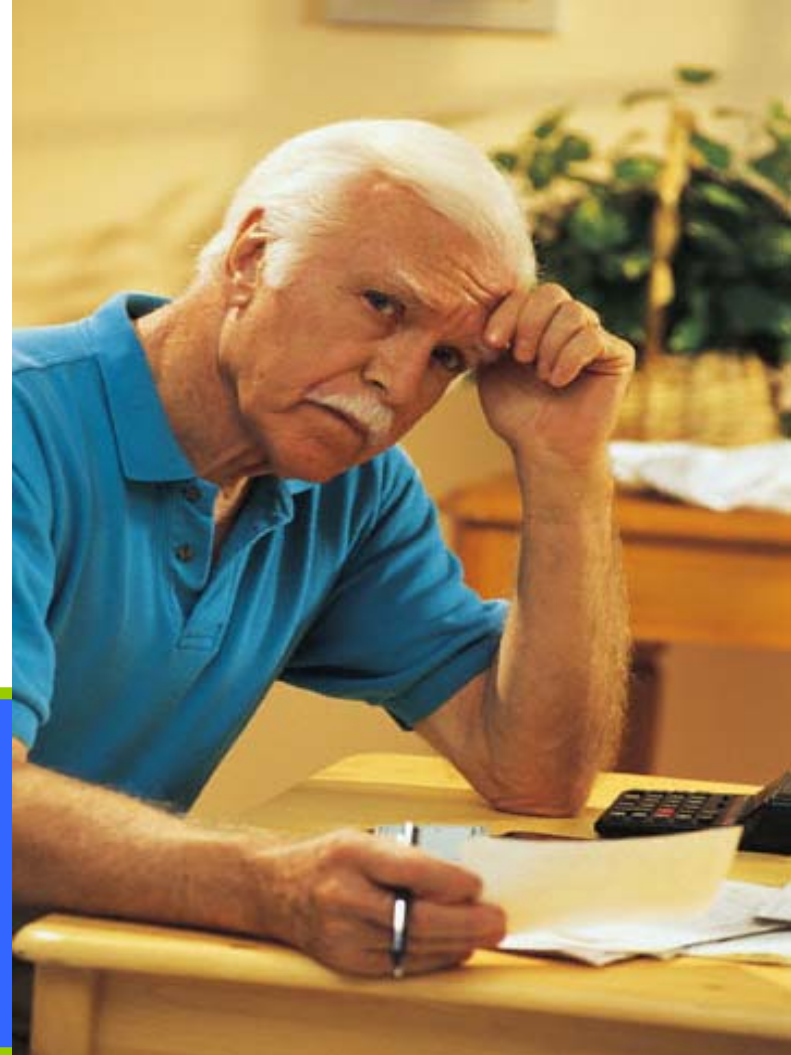


personal
can finance
BE
really
confusing.

We make it simple.

*The Bottom-Line Benefits of
Financial Education*



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INFORMATION**



**EDUCATED
INVESTOR™**

The Bottom-Line Benefits of Financial Education

NACUSO

‘Boost the Bottom Line Through
Financial Education’

April 29, 2008

Joe Saari, President / CEO
Precision Information, LLC

www.educatedinvestor.com



The Bottom-Line Benefits of Financial Education

Goals for Today's Presentation:

- Clarify the need and importance of financial education
- Explain how the financial literacy impacts your bottom line
- Share industry data, research and lessons learned thru case studies
- Give you a a few simple TAKE AWAYS you can use today



About Your Speaker

- CEO of Precision Information, the publisher of the Educated Investor® family of products
- Registered Investment Advisor state of Wisconsin
- Member of the Governor's Task Force on Financial Education
- National Visibility on CNBC, CNN, Bloomberg, etc.



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Today's Agenda:

- Who is Precision Information (PI)?
- Why is financial education important?
- How does financial literacy affect my bottom line?
- Share examples, data, and case studies regarding bottom line benefits of financial education
- Q&A and Takeaways

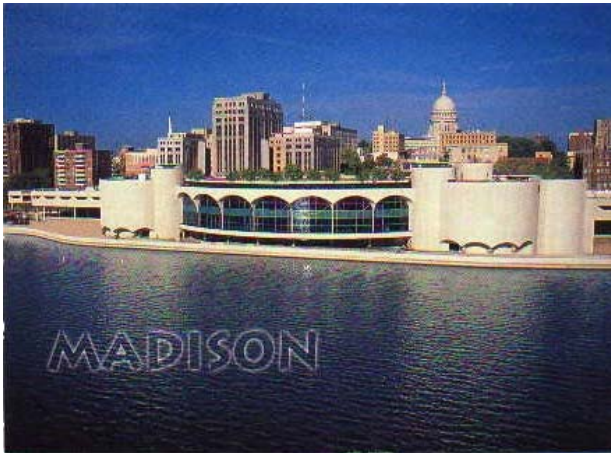


Who is Precision Information (PI)?

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PI is a publisher of interactive educational materials that enrich the lives of the individuals and organizations it serves.



Product Development

PI has a talented team of professionals with offices located in Madison, WI and San Diego, CA.



Sales and Marketing



PI publishes the Educated Investor™ family of products to meet the financial education needs of the financial service firms and individuals they serve.

Our customers include Ameritrade, Morningstar, New York Life, Quicken®, TurboTax®, US Bank, CUNA, Univision and nearly 200 firms nationwide.



We proudly serve over 100 credit unions



“It has been a great journey working with the Educated Investor team. They have exceeded my expectations on a service level and are always open to suggestions. I look forward to a long-term relationship with their team.”

Becky Nilsen, CEO, Desert Schools Financial Services



Simply put, an educated employee is a more satisfied employee and they will do better in sales and referrals in the long-term.

**Rhonda Fronczak, Quality and Organizational Development
Manager, Air Academy FCU, Colorado Springs, CO**



“ The Educated Investor team really worked closely with us, helping us customize the available retirement content to focus on what we needed to educate our employees”

Matthew Clark, VP of Investment Services, Mountain America CU

Today's Agenda:

- ✓ Who is Precision Information (PI)?
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Why is Financial Education Important?

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Why is Financial Education Important?

- Huge proliferation of new products and services. Over 200,000 firms now market 1000s of products.
- Growth of defined contribution plans. Nearly 100 million Americans take an “active role” investing.
- Yet, the “average” credit union member /employee simply does not understand the financial jargon related to the products and services that you provide.

Why is Financial Education Important?

“Employees simply will not talk about, a product or service they don’t understand.”

- **Becky Nilsen, CEO of Desert Schools Financial Services** --

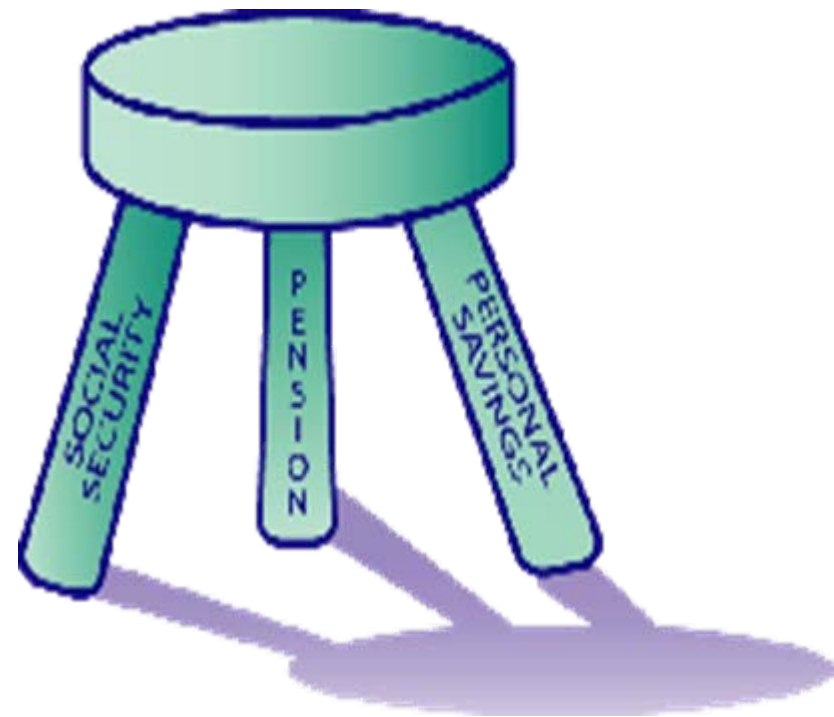
‘An educated consumer is our best customer’

- **Ken Hittel, EVP New York Life Insurance Company** -

Why is Financial Education Important?

The Traditional Model for Retirement:

1. Social Security (and Medicare)
2. Employer Pension Plans
3. Personal Savings

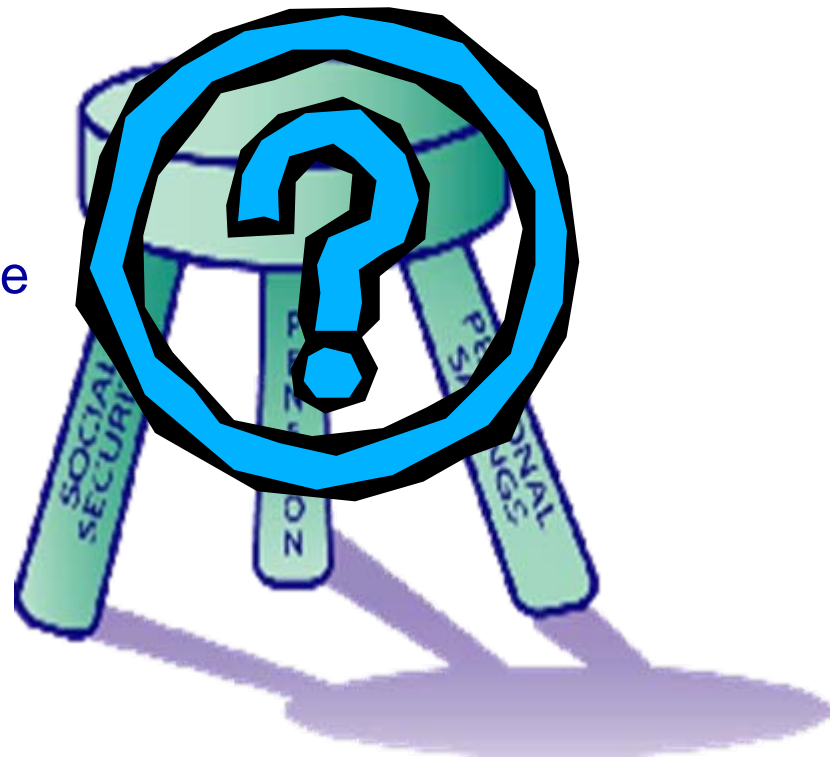


Why is Financial Education Important?

The Traditional Model is **BROKEN**

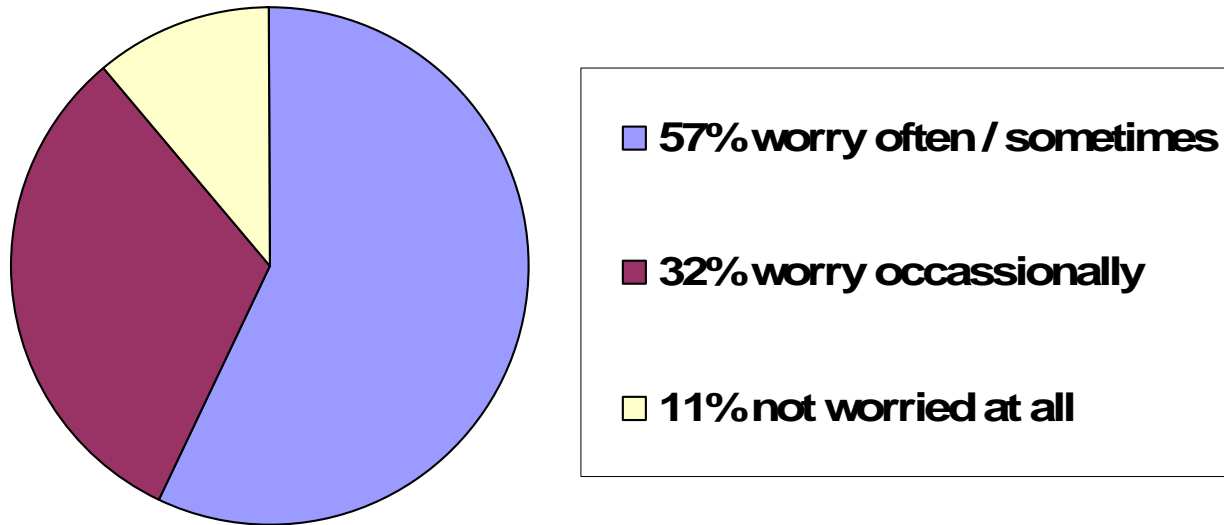
- **Pension Plans:** Shifting financial responsibility to employees
- **Savings Rates:** Negative savings rates and increasing levels of debt*
- **Social Security and Medicare:** Won't be enough to plan for sound future

* Federal Reserve 2005 report



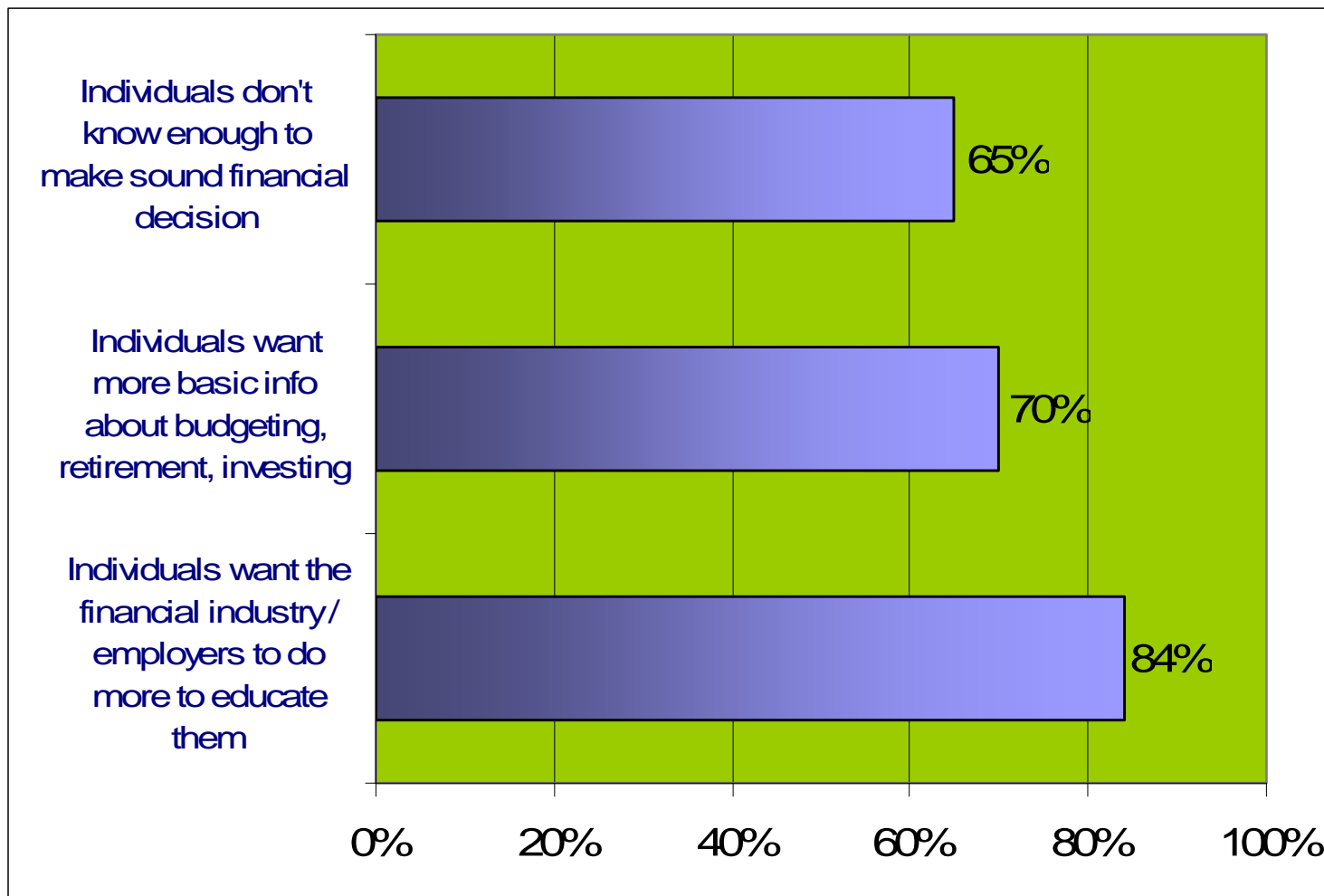
Why is Financial Education Important?

Nine out of Ten Americans Worry if They Have Enough to Retire



Wachovia Retirement Survey – February 2005

Why is Financial Education Important?



(SIA Investor Survey 2005 and Plan Sponsor Survey 2003)

Why is Financial Education Important?

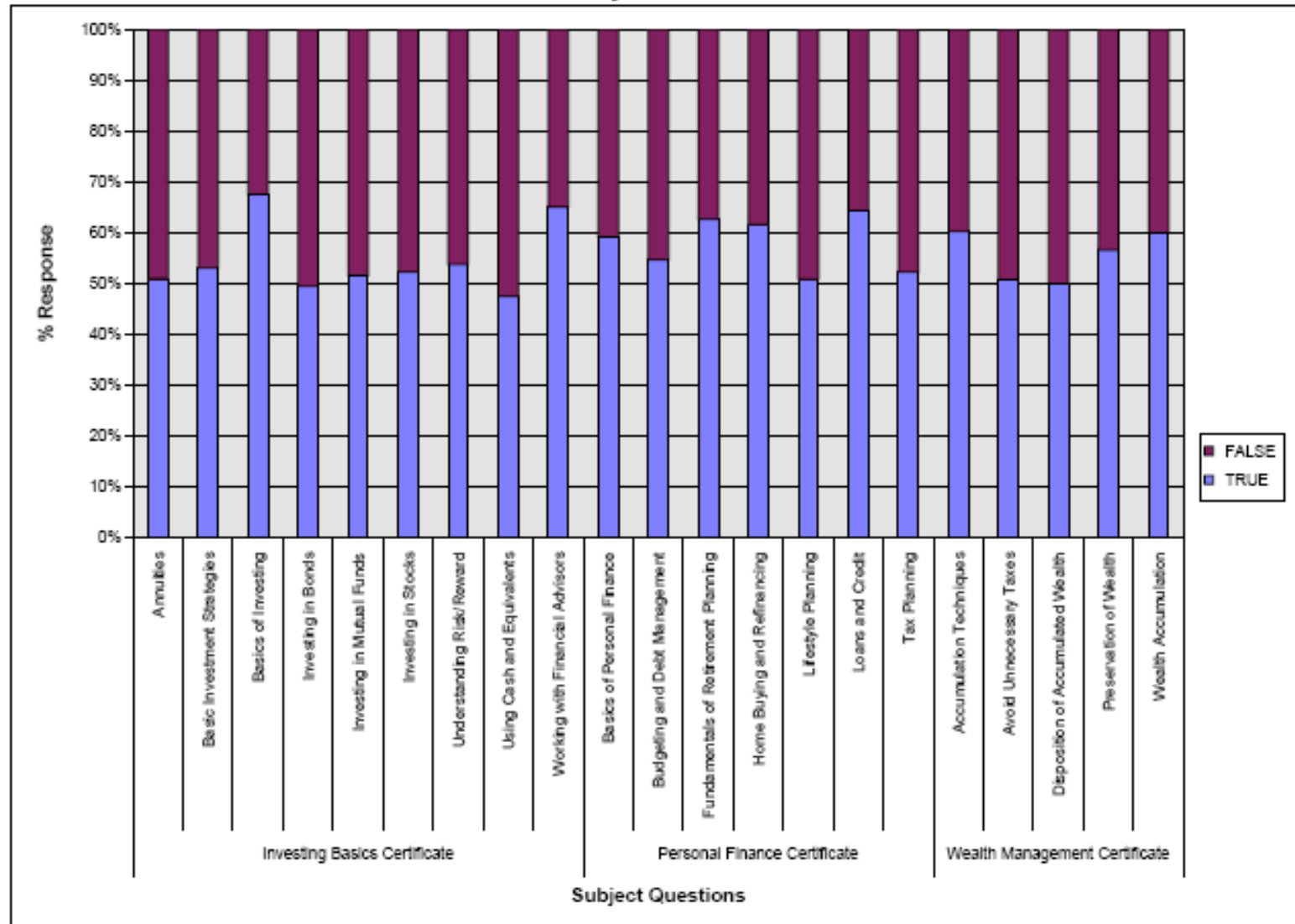
- Financial Education is **NOT** taught in schools
 - Less than 5% of US Population has had the opportunity to take even a 10 hour course in personal finance related topics
 - “Average” American scores 55% or less on basic literacy scores. People simply don’t understand financial jargon
- Is the “average” American is YOUR employee?
 - Working with a group of 30 credit union executives we conducted a survey of credit union employees to determine their knowledge level about basic financial topics

Why is Financial Education Important?

The Methodology of the Survey:

- 25 Question Quiz Distributed to 10+ Credit Unions
- Quiz Questions covered following topics:
 - Personal Finance
 - Investing Basics
 - Retirement and Wealth Management
- No two people got the exact same quiz (1 100 questions)
- Encouraged goal of 100% participation (all employees)
- Goal was to get a minimum of 1000 people to take the survey

Question Performance by Certificate and Course



Survey Says: Average financial knowledge of employees is **55.7%** ?

Why is Financial Education Important?

Results of the Financial Education Survey:

The Bad News:

- Credit Union employees (like the average consumer) do not understand the basics of personal finance, investing or retirement planning. Average scores are of 55.7%.
- There is NO significant difference in scores based on # of years working in the industry
- There is NO significant difference based on the level of education that people have obtained

Why is Financial Education Important?

Results of the Financial Education Survey:

The Good News:

- Over 1100 employees participating in survey said they would like to take online personal finance education courses at work
- Since then, credit union employees have completed over 5000 courses (10,000 hours) in past 12 months
- Average scores go from a 55.7% to over 82%. Average user satisfaction ratings of over 90%

Why is Financial Education Important?

- Over 94% of employees felt more knowledgeable about the topic upon completing the course
- Over 91% of employees would recommend the course to a family member, friend, fellow employee or member
- Over 90% of employees said they were more likely to recommend, or make a referral for, topics related to course material

Today's Agenda:

- ✓ Who is Precision Information (PI)?
- ✓ Why is financial education important?
- How does financial literacy affect my bottom line?
- Share examples, data, and case studies regarding bottom line benefits of financial education
- Q&A and Takeaways



How does financial literacy affect my bottom line?

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How Does Financial Education Affect My Bottom Line?

- Five basic “arguments” for how and why financial education affects the bottom line of credit unions
- These can be grouped into two types of financial education efforts: internal and external

How Does Financial Education Affect My Bottom Line?

Two basic arguments for internal education

- Financial education is a valuable employee benefit that helps train and retain top-quality people
- Financial education of employees is essential to building a successful sales and service culture

How Does Financial Education Affect My Bottom Line?

- Individuals with poor financial knowledge / habits do not make the best decisions for themselves or their employers. They tend to:
 - Have lower rates of productivity and job satisfaction
 - Have higher rates of absenteeism and turnover
 - They tend to have higher use of costly employee benefits
 - Are more likely to file a complaint with state / federal regulators
- These poor financial outcomes cost you money. How much?

How Does Financial Education Affect the Bottom Line of Credit Union?

In our work with over 100 credit unions employee turnover is of significant concern to many (most CEO's)

- Average bank / credit union has turnover of 20% to 50% in front line staff. Very competitive market for senior managers.
- On average costs \$2,500 to \$7,500 to recruit and train front line employee. Cost is far more for managers and executives.
- These SAME issues are also facing the SEG's you serve. How can you help?



How Does Financial Education Affect the Bottom Line of Credit Union?

A few credit unions currently rolling out employee education programs as part of an “employee benefit” package include:



Simply put, an educated employee is a more satisfied employee and they will do better in sales and referrals in the long-term.

**Rhonda Fronczak, Quality & Organizational Development Manager
Air Academy Federal Credit Union, Colorado Springs, CO**

Employee Benefit Perspective – How to measure ROI?

- Dr. Thomas Garman and team of academics developed an excellent tool to allow employers to take a “quick” measure
- Similar to Myers-Brigg this quick and easy survey can help you clarify financial well-being of employees
- Recommends ranking “financial “fitness” of employees to compare productivity / profit measures in various groups
- The tool is FREE to anyone who requests permission and digital version is now available upon request

Personal Financial Well-Being Scale©

1. What do you feel is the **level** of your **financial stress today**?

1

2

3

4

5

6

7

8

9

10

Overwhelming Stress

High Stress

Low Stress

No Stress at All

2. How **satisfied** are you with your **present financial situation**?

1

2

3

4

5

6

7

8

9

10

Dissatisfied

Somewhat Dissatisfied

Somewhat Satisfied

Satisfied

3. How do you feel about your **current financial condition**?

1

2

3

4

5

6

7

8

9

10

Feel Overwhelmed

Sometimes Feel Worried

Not Worried

Feel Comfortable

4. How often do you **worry** about being able to meet **normal monthly living expenses**?

1

2

3

4

5

6

7

8

9

10

All the Time

Sometimes

Rarely

Never

5. How confident are you that you could find the money to pay for a **financial emergency** that costs about **\$1,000**?

1

2

3

4

5

6

7

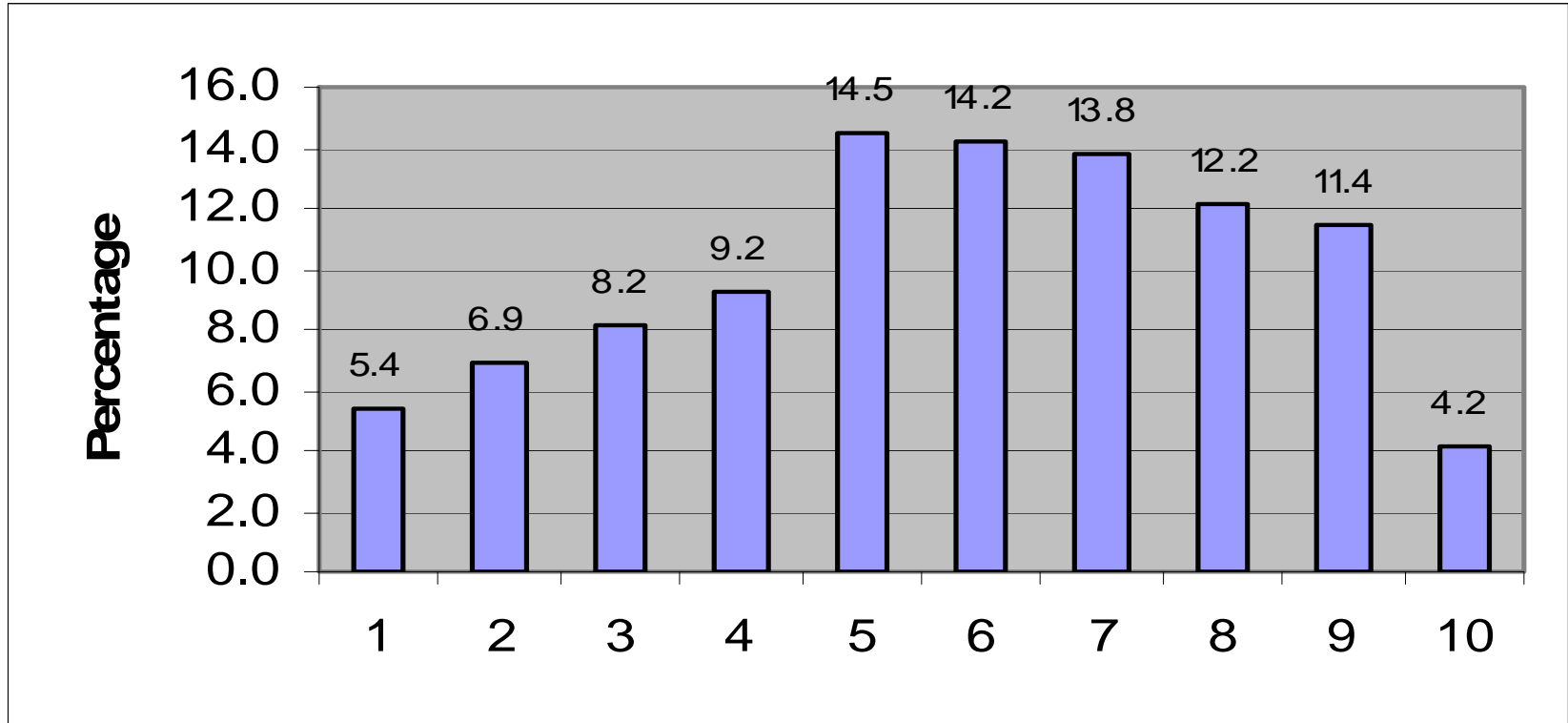
8

9

10

National Norms for Financial Well-Being on IFDFW Scale©

Mean = 5.7
SD = 2.4



Source: InCharge Education Foundation, National Norms on InCharge Financial Distress/Well-Being Scale© for General Adult Population. 1 Means "Overwhelming Financial Distress/Worst Financial Well-Being"; 10 Means "No Financial Distress/Excellent Financial Well-Being" ©Copyright by InCharge Education Foundation and E. Thomas Garman, 2004-2006. All rights reserved.

Why is Financial Education Important?

THE BOTTOM LINE FOR EMPLOYERS

- On average 1 out of 4 employees ARE likely to experience significant financial stress / distress. **THIS COSTS YOU MONEY.**
- According to research by Dr Thomas Garman and colleagues helping employees move from financial distress to the “norm” can help you save \$750 to \$2000 per employee / year
- For example, an employer with 1000 employees could save \$187,500 to \$500,000 by improving financial well-being
 - $25\% \times 1000 \text{ employees} \times \$750 / \text{per employee} = \$187,500$
 - $25\% \times 1000 \text{ employees} \times \$2000 / \text{per employee} = \$500,000$

The Bottom Line Benefits of Financial Education (ROI Information for Employers)

Personal Finances:

- Financial well-being
- Financial satisfaction
- Financial distress
- Credit card debt
- Credit card delinquencies

Job Outcomes:

- Work / pay satisfaction
- Longer tenure at work
- Absenteeism & Presenteeism
- Less productivity due to personal financial matters interfering with work
- Poor health and more use of employee benefits
- Higher rates of turnover in financially “un-fit” people

The Bottom Line Benefits of Financial Education (ROI Information for Employers)

1. Lost productivity	\$450 ^a
2. Health care costs (poor health)	<u>\$ 300^b</u>
Subtotal of improving bad behavior=	\$750
3. Increased Contribution to pre-tax defined contribution plans (FICA Savings to Employer) (FICA)	\$450 ^{c, d & e}
4. Traditional health plan choice	\$ <u>800^f</u>
5. TOTAL	\$2,000+

Detail: Projected 2.8 ROI for ABC Company*

1.	Program offered to 28,000 employees	
2.	Program impacts 30% of employees, 8,400, in varying degrees of effectiveness resulting in improved financial behaviors and job outcomes:	
a.	Garnishments ($2,484 \times 0.30 = 745 \times \600)	\$ 447,000
b.	Absenteeism ($56,000 \times 0.30 \times 0.10 = 1,680 \times \100)	168,000
c.	Short-term disability ($1,259 \times 0.30 \times \100)	37,000
d.	Turnover ($28,000 \times 0.0025\% = 140 \times \$6,000$)	840,000
e.	Health care costs ($28,000 \times 0.30 \times 0.10 = 840 \times \400)	336,000
f.	Workers' compensation claims ($\$32M \times 0.005$)	1,600,000
g.	Health care spending plan ($1,353 \times 1 \times \$1,000 \times 0.0765$)	10,000 (cash)
h.	Dependent care spending plan ($259 \times 1 \times 1,000 \times 0.0765$)	19,000 (cash)
i.	Job performance rating ($28,000 \times 0.30 \times 0.05 = 420 \times \$2,100$)	882,000
j.	Work-time on finances ($28,000 \times 0.30 \times 0.05 = 420 \times \167)	70,000
3.	Total value of projected improved job outcomes	\$4,409,000
4.	Cost of financial program =	\$1,600,000
5.	ROI 2.8/1 ($\$4,409,000/\$1,600,000$)	

*These calculations are reasonable estimates, not guarantees. Some numbers are very low estimates and ABC Company' Human Resources Department has the most accurate data. Additional ROI values from decreases in accidents, workplace violence, and theft, and reduced fiduciary liability are not included in this ROI calculation.

How Does Financial Education Affect the Bottom Line of a Credit Union?

Financial Education is KEY to Building Block to Developing a Successful Sales and Service Organization

- Credit Unions must find ways to generate non-interest income
- Need to deepen relationship with existing customers (more products per households). But this creates interesting challenge..
- How can credit unions empower employees / members to understand the value of the various products of service they sell?

Why is Financial Education Important?

Financial Education is KEY to Building Block to Developing a Successful Sales and Service Organization

“Employees simply will not talk about, a product or service they don’t understand.”

- Becky Nilsen, CEO of Desert Schools Financial Services —



Today's Agenda:

- ✓ Who is Precision Information (PI)?
- ✓ Why is financial education important?
- 1/2 How does financial literacy affect my bottom line?
 - Share examples, data, and case studies regarding bottom line benefits of financial education
 - Q&A and Takeaways



How Does Financial Education Affect My Bottom Line?

- Three primary “arguments” for external education
 - Financial education is core to the mission of credit unions – serving the underserved is WHY we exist.
 - Financial education is an effective tool to generate NEW and stronger member relationships
 - Financial education helps create new sales and service opportunities (deepen existing relationships)

How Does Financial Education Affect My Bottom Line?

- **Financial education is core to the credit union mission – serving the underserved is WHY we exist.**
 - Credit unions pursue (and measure) financial education efforts as part of their advocacy efforts
 - Credit union employees and executives BELIEVE in the philosophy of people helping people

MAZUMA®
CREDIT UNION

How Does Financial Education Affect My Bottom Line?

- Financial education is an effective tool to generate NEW and stronger member relationships
- Financial education helps create new sales and service opportunities (deepen existing relationships)
 - How can credit unions find a cost-effective way to meet the needs of members?
 - How to offer a value added service (education) vs. try to compete solely on price?

Share examples, data, and case studies regarding bottom line benefits of financial education



**What are industry leaders outside
the credit union industry doing to
help meet the need for financial
education?**

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How Does Financial Education Affect My Bottom Line?

- **NYL has driven in over \$300,000,000 in sales from leads generated thru educational articles on site**

NEW SALES LEADS AND TRANSACTIONS RESULTING FROM NYL ONLINE FINANCIAL EDUCATION			
	2003	2007	% GROWTH
ESTIMATED NEW SALES LEADS	3,100	78,800	More than 2500%
ESTIMATED NEW TRANSACTIONS	447	11,353	

Close Rates average 12.2% to 14.2%. Educational pages drive 3 x the premium revenue then other sources of new business.

Intuit, makers of Quicken® and TurboTax® and others offering financial education tools as a value added gift (FREE Premium) to lift response rates

**DRIVE LEADS
AND
REFERRALS**

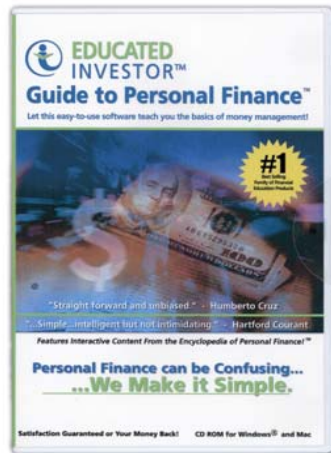
**Powerful
direct Mail
promotions**

**New Account
Incentives**

**Customer
Appreciation
Gifts**

**Attract
Customers to
Seminars**

FREE!



***A \$34.95 Value -
Yours FREE with
Quicken 2005 Premier!***

**Take control of your investments with
The Educated Investor Guide
to Personal Finance™ 2005**

Fine-tune your financial know-how with **The Educated Investor Guide to Personal Finance™ 2005**. This powerful interactive software puts a wealth of expert guidance at your fingertips - to help you make better-informed decisions about everything from personal finance and financial planning to investment strategies and more.

The Guide's interactive articles, tutorials, and quiz questions, and jargon-free Glossary of important terms make it a great resource for beginning and seasoned investors alike. Discover:

- How to choose the right investment strategies for your unique financial situation.
- Important retirement investment strategies and estate planning options you need to know about.

- How to plan and implement your financial goals (or adjust your investment strategy to best meet your goals, etc.)
- Investor insights for optimizing credit, home ownership, insurance - and more.

The Educated Investor Guide to Personal Finance™ 2005 is the perfect resource for anyone who wants to make smarter investment decisions - and it's yours FREE just for trying new Quicken 2005 Premier. Limited-time offer - order now.

See other side for another
**FREE
Gift!**

How Does Financial Education Affect My Bottom Line?



Studies show compelling 3rd party product premium can lift response rates 2-3 times same offer without premium

How Does Financial Education Affect My Bottom Line?



Studies show compelling 3rd party product premium can lift response rates 2-3 times same offer without premium



- Successful product premiums offered have included:
 - Guide to Personal Finance
 - Guide to Financial Planning
 - Guide to Tax Planning
 - Guide to Money & Finance
 - Guide to Investing
 - Financial Planning & Tax Toolkit
 - Educated Investor WealthBuilder
 - Financial Success Suite
 - Work Less Live More
 - Encyclopedia of Personal Finance
- Most product premiums offered with price point between \$34.95 and \$69.95 (and actual cost of pennies on the dollar)

How Does Financial Education Affect My Bottom Line?

- **Quicken: 375,000 new customers and \$15,000,000+ in new revenue**
- **Anchor Bank: More than 1000 new leads (7%+ direct response rate)**
- **TurboTax: Over 2,000,000 new customers and \$80,000,000 in revenue**



How are credit unions meeting the need for financial education?

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Case Study

- \$3.0 B in Assets
- ~344,000 members
- 59 branch locations
- ~1700 SEGS
- Over 1100 employees
- Offers full range of product and services including business lending, financial services, etc.





DESERT SCHOOLS Financial Services

Becky Nilsen, CEO of Desert Schools Financial Services set out to build a virtual university to train 1000 employees on financial basics to help them build a better financial future and drive more sales / referrals

Tutorials:

[Mutual Funds](#)

[Investing Basics](#)

[Investment Strategy](#)

[Stocks & Bonds](#)

[Financial Planning](#)

Investment Tutorials

Investing Basics Tutorials

Part 1: [Asset Allocation: Creating a Portfolio](#) - Learn how to meet your financial goals by distributing your portfolio investments among different kinds of assets. This tutorial serves as a guide to help you determine what your investment goals are, how much risk you are willing to tolerate, and how much money you would like to invest. It includes a special section on diversifying through mutual funds.

Part 2: [Evaluating Risk](#) - How do you really know whether your investment is at risk? Investors use several formulas and tools to help them determine the amount of risk a potential investment may have. In this tutorial, you will discover how risk measurements such as standard deviation, coefficient of variation, and beta can help you evaluate an investment's risk. You will also learn how to weigh an investment's potential risk against its potential return.

[All Tutorials](#)

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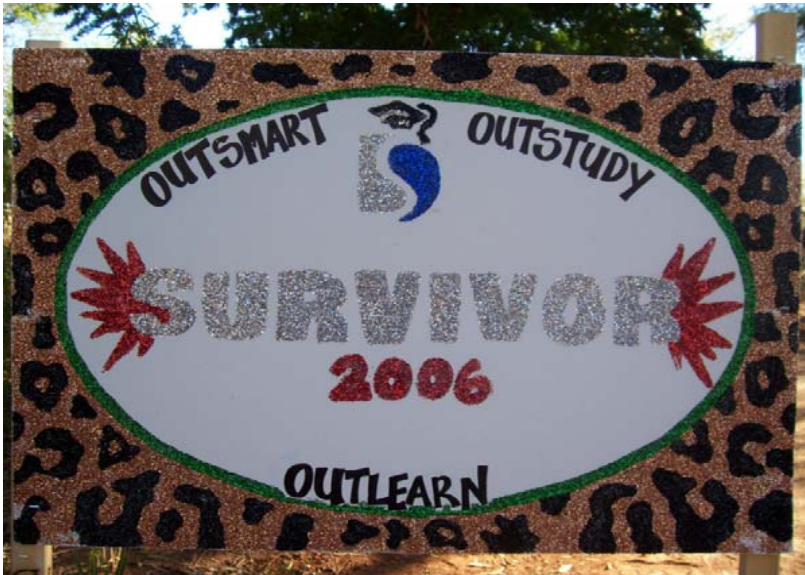
<http://www.educatedinvestor.com>

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Desert Schools Approach 2004-2006

- Starting in 2004, DSFS began to offer a Personal Finance Certificate to employees
- Program offered 18 online courses related to investing basics, retirement and related areas
- Over 800 people have completed one or more course
- Over 230 people completed certificate program
- All graduates go thru “cap and gown” graduation ceremony and receive recognition in front of peers





Building a Sales and Service Culture

- Helping to educate and empower credit union employees to connect members with services they need.
 - 2004: 3000 referrals, sales of \$20M, GDC of \$800K
 - 2005: 5500 referrals, sales of \$40M, GDC of \$1.6M
 - 2006, 9500 referrals, sales of \$55M, GDC of ~\$3M
- Partnership of senior management, training and Educated Investor team to help achieve key goals.



Educated Investor University: Home Page



When LIFE Changes...
Move ahead confidently with Desert Schools Financial Services.
Financial Services
Advice for Life

To be eligible for prizes (including the grand prize), complete each module on or before the due date.

An 80% or better is required for prize eligibility.

A. Lifestyle Planning - Part I	Due Aug. 18th
B. Lifestyle Planning - Part II	Due Sept. 8th
C. Investing Basics - Part I	Due Sept. 29th
D. Investing Basics - Part II	Due Oct. 20th

Advice for Life—that's the Financial Services motto. So, what does that mean? It means having conversations with members and determining which products will address their needs. It's also going above and beyond to offer our members solutions for the world we live in. From wedding, auto and home insurance to estate planning and living wills, Financial Services has the products to serve our members when their lives change.

To equip you with knowledge, Marketing and Training are partnering with the Educated Investor to offer you these four online modules that will teach you basic financial services information. After taking each course and quiz, you'll learn the gist of the life events that change a person's needs. What's more, while you're learning how to better serve our members, you'll also be eligible for some really great prizes.

Follow the schedule outlined above to be eligible for the prizes, including the iPod nano Grand Prize.

[Click here to learn more about upcoming DSMU degree programs for Financial Services education.](#)

Educated Investor University: Certificate Enrollment



To be eligible for prizes (including the grand prize), complete each module on or before the due date.

An 80% or better is required for prize eligibility.

A. Lifestyle Planning - Part I	Due Aug. 18th
B. Lifestyle Planning - Part II	Due Sept. 8th
C. Investing Basics - Part I	Due Sept. 29th
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Hello, Becky Nilsen

Thank you for your interest in Financial Services degrees through DSVU and the Educated Investor. The modules and tests you have taken through the Educated Investor site in 2007 (IRA Readiness and Life Changes promotion) will be credited to the appropriate degree programs! On or before October 1, 2007, you will be e-mailed with detailed instructions on how to take your classes online. The three degrees offered will greatly enhance your personal knowledge and provide you confidence to promote our solutions to members. This is just another way that you and Desert Schools can make a difference for our members.

<input type="checkbox"/> Personal Finance	<input checked="" type="checkbox"/> Investing Basics	<input checked="" type="checkbox"/> Retirement & Wealth Management
Basics of Personal Finance	Basics of Investing	Basics of Retirement Planning
Lifestyle Planning	Basics of Investment Strategies	Tax Planning for Retirement
Managing Your Debt	Investing in Stocks	Avoid Unnecessary Taxes
Managing Your Cash	Investing in Mutual Funds	Building Your Nest Egg
Loans and Credit	Investing in Bonds	Ways to Build Wealth
Home Buying and Refinancing	Basics of Annuities	Preserving Your Wealth
Risk and Reward	Working with Financial Advisors	Using Your Wealth

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Coursework to Meet Your Unique Needs

Try it Free!

The Educated Investor University offers over 50 hours of coursework grouped into three categories: **Personal Finance**, **Investing Basics**, and **Retirement & Wealth Management**.

Below is a sample listing of some of our courses. We can also quickly create custom courses to meet your unique needs. Click on any of the course titles below to see key learning objectives:

Finance	Investing Basics	Retirement & Wealth Management
Personal Finance	Basics of Investing	Basics of Retirement Planning
Planning	Basics of Investment Strategies	Tax Planning for Retirement
Your Debt	Investing in Stocks	Avoid Unnecessary Taxes
Your Cash	Investing in Mutual Funds	Building Your Nest Egg
Credit	Investing in Bonds	Ways to Build Wealth
Financing and Refinancing	Basics of Annuities	Preserving Your Wealth
Risk and Reward	Working with Financial Advisors	Using Your Wealth

Based on initial success at Desert Schools, working with roughly 30 credit union executives, started an 18 month pilot program to develop “Educated Investor University”

Goal was to develop online platform to meet the needs of organizations of various shapes and sizes



Case Study

- \$2.3B in assets
- 242,000 members
- 48 branches
- Do business in 4 states
- Roughly 800 employees
- Offers full range of product and services including business lending, financial services, etc.





Case Study

- Crafted internal education / marketing program to promote saving called “Build Your Retirement”
- Program started in December 2007 with internal marketing activities (competition) to build excitement.
- Then began distributing branch display items and internal marketing materials in January.
- In February rolled out the “Retirement Readiness Course” to over 400 employees

energize



Pull

energize



energize



MOUNTAIN AMERICA
CREDIT UNION
Cottonwood Heights Branch
6440 South 3000 East

Creative “Internal” Marketing Materials



Creative “Internal” Marketing Materials



Build Your Retirement

Get the powerful tools you need to build your dream retirement from XCU Capital Corporation, Inc. Our provider of:

- ▶ 401(k) Rollovers
- ▶ Traditional and Roth IRAs
- ▶ Small Business Retirement Plans

Make sure your plan is up to code. Schedule your FREE Retirement Inspection today.

XCU CAPITAL CORPORATION is the only nationwide, 100% credit union-owned broker/dealer. Investment representation is provided through XCU Capital Corporation, Inc. Securities and investment representation are offered through XCU Capital Corporation, Inc., member N.A.S.D., S.I.P.C. Insurance is offered through Focus Insurance Agency, Inc., a wholly owned subsidiary of XCU Corporation, Inc. XCU Corporation, Inc. is a credit union subsidiary of XCU Capital Corporation, Inc. Investment and insurance products are not credit union deposits, are not insured by the FDIC or any federal government agency, are not obligations of or guaranteed by a credit union, or XCU Capital Corporation, Inc., or Focus Insurance Agency, Inc., and subject to investment risk, including possible loss of principal amount invested.

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MOUNTAIN AMERICA
CREDIT UNION

www.maccu.com

Build Your Retirement

Get the powerful tools you need to build your dream retirement from XCU Capital Corporation, Inc. Our provider of:

- ▶ 401(k) Rollovers
- ▶ Traditional and Roth IRAs
- ▶ Small Business Retirement Plans

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Boost Your Savings with Tax-Advantaged Traditional and Roth IRAs

Save for retirement your way with a Traditional or Roth Individual Retirement Account (IRA) from Mountain America. Both offer tax savings, compound interest earnings and an assortment of options so you can choose how to allocate your money.

Take Control with 401(k) Rollovers

Changing jobs or retiring? Take charge of your financial future by rolling your 401(k) or other employer-sponsored retirement into an IRA. You'll have more control than leaving a previous employer to manage the plan and more hands-on help than investing on your own.

Make It Work with Small Business Retirement Plans

Let's face it, if small business owners don't look out for themselves, no one will. That's why we offer affordable retirement plans for both you and your valued employees.

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MOUNTAIN AMERICA
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Make sure your retirement plan is up to code and sturdy. Call an XCU representative at Mountain America at 1-800-540-7670 for a FREE retirement inspection.

XCU CAPITAL CORPORATION, INC. is the only nationwide 100% credit union-owned broker/dealer. Investment representation is provided through XCU Capital Corporation, Inc. Securities and investment transactions are offered through XCU Capital Corporation, Inc., member N.A.S.D., S.I.P.C. Insurance is offered through Focus Insurance Agency, Inc., a wholly owned subsidiary of XCU Corporation, Inc., license number in California is #0727864. Investment and insurance products are not credit union deposits, are not insured by the NCUA or any federal government agency, are not obligations of or guaranteed by a credit union, or XCU Capital Corporation, Inc., or Focus Insurance Agency, Inc., and subject to investment risks, including possible loss of principal amount invested.



Case Study

- In February rolled out “Retirement Readiness Course”
- Targeted over 400 employees with 1-2 hour course
- Offered pre and post-testing + user satisfaction survey
- Provided back end administrative tools to allow MACU to track and measure progress of the campaign

Virtual University: Home Page

Build Your Retirement



Hello, John Q.!

Welcome to the "Build Your Retirement Campaign" training module.

This module will help you gain a better understanding of retirement basics and the different plans available to you and our members. The Mountain America Investment & Retirement Group looks forward to working with you in providing retirement investment solutions for YOU and our members. Let's get building!

To get credit for this module, you need a passing score of **70% or higher**.

You have 1 test in your test queue. [View Tests](#)

Return to the last article you read: "**Determining Your Retirement Goals**"

Course Progress

Test Score

Course: Retirement Readiness

100%

47% [Re-take](#)

DISCLAIMER: Please remember that all content related to investment products is to be referred to licensed representatives of the Mountain America Investment & Retirement Group.

STEP ONE: Employees take pre-test to see what topics they do and don't understand

UNIVERSITY

Educated Investor Virtual University

Subject Area: REQUIREMENTS OF 401(K) PLANS

#1: Assume that Mary earns \$200,000 this year and defers \$10,000 into her 401(k) plan. How much is her employer required to match?

- \$0
- \$5,000
- \$10,000
- \$11,000

Subject Area: WHEN ARE WITHDRAWALS ALLOWED?








#2: Steve has just rolled his Roth IRA from his savings account to a modestly performing bond mutual fund. A week later, he discovers what an excellent performer the "Internet Sky's-the-Limit Fund" is. He may roll his IRA into that fund this very week.

- True
- False



Employees work thru 1-2 hour online courses at their own pace and system helps them track their progress and remember the last topic they reviewed.



 HOME
  EMAIL
  PRINT
  FAVORITES
  NOTES
  QUIZ
  RESOURCES

Welcome to the Educated Investor Virtual University

YOUR VIRTUAL UNIVERSITY HOME PAGE

You are about to embark on a journey through our **Personal Finance Certificate**. The folders below show how this certificate is organized, so feel free to look through them. If you're ready to begin now, then [let's get started!](#)




Personal Finance Certificate

Reading Progress **Exam Results**

Course: Basics of Personal Finance

21%

N/A

-  **Cash Flow Management**
 -  What Is Personal Finance?
 -  Budgeting to Meet Goals
 -  Setting Personal Financial Goals
 -  Savings and Investments in Personal Finance
 -  Managing Personal Debt
 -  Risk Management in Personal Finance
-  **The Cost of Money**
-  **About Interest**
-  **Deposit Accounts**

Combination of easy to read materials, images, tips and quiz questions to help people grasp key concepts



demo@macu.org
Sign out

Topic: Retirement Readiness, Tutorial: Saving for Retirement with Roth IRAs (2 of 4)

ROTH IRA CONTRIBUTION RULES



As in the traditional IRA, the most one individual can contribute to a Roth IRA each year is \$4,000 (\$5,000 for an individual age 50 or older). The most a married couple filing taxes jointly can contribute is \$8,000 per year (\$10,000 when both individuals are age 50 or older).

How much you may contribute is limited. If you are single, head of household, or married filing separately and did not live with your spouse, you are allowed to contribute the full amount as long as your adjusted gross income (AGI) does not exceed \$95,000 per year. Participation in

employer retirement plans does not limit your participation as it does in a traditional IRA. The Roth contribution is phased out when your adjusted gross income exceeds \$95,000. At \$110,000, your allowed contribution drops to \$0.

If you are married and you and your spouse are filing taxes jointly, your limit on adjusted gross income is \$150,000. At \$160,000, your allowed contribution drops to \$0. For every additional amount of AGI you make after \$150,000, you must reduce your contributions accordingly. Participation in other qualified retirement plans is not a barrier.

If you are married, lived with your spouse, and are filing separately, you are allowed to contribute up to \$4,000 as long as your adjusted gross income (AGI) does not exceed \$10,000 per year. Participation in other qualified retirement plans is not a barrier.

You may simultaneously contribute to a traditional IRA, as long as the total placed into both accounts does not exceed \$4,000 (\$5,000 if you are age 50 or older). If you are married, the same amounts may be contributed to a spousal IRA.

A 6 percent tax is charged on excess contributions (contributions over the legal maximum) to the account. This tax will apply to each year that the excess remains.

TUTORIAL NAVIGATION:

1. [How You Can Fund a Roth IRA](#)
2. **Roth IRA Contribution Rules**
3. [When Are Withdrawals Allowed from Roth IRAs?](#)
4. [Roth IRA Rollover Rules](#)

If you have problems or questions using the Virtual University that require an immediate response, please call 1-888-345-1285 or email help@educatedinvestor.com.

Give Feedback

Quick Tip

How much you may contribute is limited, depending on your tax filing status and income.

Employees take post-test to confirm they grasp key concepts of the program.



#20: Which of the following may not be used to hold a Roth IRA?

- Mutual funds
- Money market deposit accounts
- Platinum, gold and silver coins
- A collection of rare stamps

#21: If you are married and you and your spouse are filing taxes jointly, at what income level are you no longer allowed to contribute to a Roth IRA?

- \$150,000
- \$4,000
- \$110,000
- \$160,000

#22: You are required to take Roth IRA withdrawals _____.

- At age 59½
- At age 70½
- Not at all

#23: IRA funds that are rolled over must be done so within 90 days.

- True
- False

[Submit Test](#)



American flag logo for Ameritest Credit Union and Educated Investor Virtual University.

Navigation icons: HOME, EMAIL, PRINT, FAVORITES, NOTES, QUIZ, RESOURCES. Search bar with 'Search!' button.

Welcome to the Educated Investor Virtual University

View Student Progress

Ameritest CU (4 Students)

				PF	IB	WM
1	Jeff	Bail	jeff.bail@ameritest.org	3/7	N/A	N/A
2	Jerry	Garcia	jerry.garcia@ameritest.org	✓	6/9	N/A
3	Keith	Richards	keith.richards@ameritest.org	✓	✓	✓
4	Eric	Clapton	eric.clapton@ameritest.org	✓	✓	4/5

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Plus ADMIN panel allows employers to track progress on individual employees or groups to evaluate how effective the program is on micro and macro level



Ameritest Credit Union **VIRTUAL UNIVERSITIES**

HOME EMAIL PRINT

Welcome to the Edu
View Student Prog
Ameritest CU (4 Students)

				Reading Progress	Exam Results
				Basics of Personal Finance	92%
				Budgeting and Debt Management	67%
				Loans and Credit	Take the exam!
				Home Buying and Refinancing	63%
				Tax Planning	N/A
				Fundamentals of Retirement Planning	N/A
				Lifestyle Planning	N/A

				PF	IB	WM
1	Jeff	Bail	jeff.bail@ameritest.org	3/7	N/A	N/A
2	Jerry	Garcia	jerry.garcia@ameritest.org	✓	6/9	N/A
3	Keith	Richards	keith.richards@ameritest.org	✓	✓	✓
4	Eric	Clapton	eric.clapton@ameritest.org	✓	✓	4/5

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Admin panel also allows supervisors to drill down and see individual results with the click of a mouse



Results

- 420 employees (90% of front-line staff) completed coursework with 16% improvement in knowledge
- 192 pizzas consumed. 3 Bottles of Pepto™
- Overall user satisfaction ratings of over 90%
 - 94% of employees felt course material was valuable
 - 91% of employees more likely to provide referrals



Results

- 92% increase in IRA Deposits, 125% increase in term deposits, and 28% increase in referrals

MOUNTAIN AMERICA JANUARY THRU APRIL 30TH RESULTS

	2006	2007	GROWTH
IRA DEPOSITS	\$13.5 million	\$26.1 million	92%
TERM DEPOSITS	\$94.7 million	\$213.6 million	125%

- Total program cost roughly \$35,000 with a 1.6 ROA generated over \$1,000,000 to the bottom line

What's Next?

- Over 50 marketing and business development executives collaborated to develop member education and business development tools
- This April (which is Financial Literacy Month) the group will be announcing the Financial Success Suite
- Turn-key tools to help credit unions (and members) discover bottom line benefits of financial education

Several CU's
launching NEW
service with
personalized
financial lesson
plans

Will offer personal
"MoneyCoach" to
drive response
rates and qualify
new customers

[Return to TurboTax Online](#)

Give us two minutes and we'll
give you a personal action plan.

- 1 Clarify your financial goals
- 2 Determine your knowledge level
- 3 Get your personal action plan!

Click Here to Get Started!

Returning Users: Sign In 

[Forget Your Username or Password?](#)

-OR- [Create an Account](#)

Username (Email):

Password:

Sign In



What's Your Finance Stress Level?
Take Dr. Garman's Quiz Now!


This web site can only be reached from the TurboTax page accessed from:

- Any web browser by entering: <http://turbotax.intuit.com/4Lowes>
- The employee benefits site at: Myloweslife.com

Individuals can:


- 1.) Clarify their financial goals
- 2.) Determine their knowledge level





**EDUCATED
INVESTOR™**
Personal Finance Advisor

This web site is for employees of Lowe's Companies, Inc.

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1 Clarify Your Financial Goals

Check all of the financial goals that are of interest to you.

<input type="checkbox"/> Saving for Education <input checked="" type="checkbox"/> Getting Out of Debt <input type="checkbox"/> Buying or Refinancing a Home <input type="checkbox"/> Cutting My Taxes <input type="checkbox"/> Becoming Financially Independent	<input type="checkbox"/> Learning How to Invest <input type="checkbox"/> Diversifying My Investments <input type="checkbox"/> Building Wealth <input checked="" type="checkbox"/> Saving for Retirement <input type="checkbox"/> Managing My Money During Retirement
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[Next Step >>>](#)

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2 Determine Your Knowledge Level

Which of the following best describes your financial knowledge?

Beginner
 Intermediate/Advanced
 Not sure

[Final Step >>>](#)

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Your Personal Action Plan is Ready!

We've chosen the selected topics below as being a good fit for your financial goals and experience level. You can edit this list to add or remove topics as you see fit. When you're ready to begin, [click here to get started!](#)

Wondering What You'll Learn?

Click on the experience level icon(s) (\$) next to the topic title.

Experience Level

(\$): Beginner

(\$\$): Intermediate/Advanced

Personal Finance	Investing	Retirement, Taxes, and Wealth
<input type="checkbox"/> Basics of Personal Finance (\$)	<input type="checkbox"/> Basics of Investing (\$)	<input checked="" type="checkbox"/> Basics of Retirement Planning (\$)
<input checked="" type="checkbox"/> Lifestyle Planning (\$)	<input type="checkbox"/> Basics of Investment Strategies (\$)	<input type="checkbox"/> Tax Planning for Retirement (\$\$)
<input checked="" type="checkbox"/> Budgeting and Debt Management (\$)	<input type="checkbox"/> Investing in Stocks (\$)	<input type="checkbox"/> Avoid Unnecessary Taxes (\$\$)
<input type="checkbox"/> Managing Your Cash (\$)	<input type="checkbox"/> Investing in Mutual Funds (\$)	<input checked="" type="checkbox"/> Building Your Nest Egg (\$\$)
<input checked="" type="checkbox"/> Loans and Credit (\$)	<input type="checkbox"/> Investing in Bonds (\$\$)	<input type="checkbox"/> Ways to Build Wealth (\$\$)
<input type="checkbox"/> Home Buying and Refinancing (\$)	<input type="checkbox"/> Basics of Annuities (\$\$)	<input type="checkbox"/> Preserving Your Wealth (\$)
<input type="checkbox"/> Risk and Reward (\$\$)	<input checked="" type="checkbox"/> Working with Financial Advisors (\$)	<input type="checkbox"/> Using Your Wealth (\$\$)

Today's Agenda:

- ✓ Who is Precision Information (PI)?
- ✓ Why is financial education important?
- ✓ How does financial literacy affect my bottom line?
- ✓ Share examples, data, and case studies regarding bottom line benefits of financial education
- Q&A and Takeaways



The Bottom-Line Benefits of Financial Education

Goals for Today's Presentation:

- Clarify the need and importance of financial education
- Explain how the financial literacy impacts your bottom line
- Share industry data, research and lessons learned thru case studies
- Give you a a few simple TAKE AWAYS you can use today



TAKEAWAYS & QUESTIONS / ANSWERS

- Visit www.educatedinvestor.com/university
- Visit www.educatedinvestor.com/pilot
- Visit Personal Finance Employee Education Foundation
<http://www.personalfinancefoundation.org/index.html>
- Sign up to take a FREE course / demo
- Conduct your own survey of employees
- Participate in new pilot program

personal
can finance
BE
really
confusing.

We make it simple.

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