



MAKE BETTER, EASIER CHOICES

Finally, there's an elegantly simple way to make smarter financial decisions.

Some people think money will solve all their problems. Others think it's the root of all evil. The one thing that almost everyone has in common when it comes to money? Most people worry about it. And many lose sleep over it. **Better Money Choices™** is about to change all of that.

The power of Elegant Simplicity

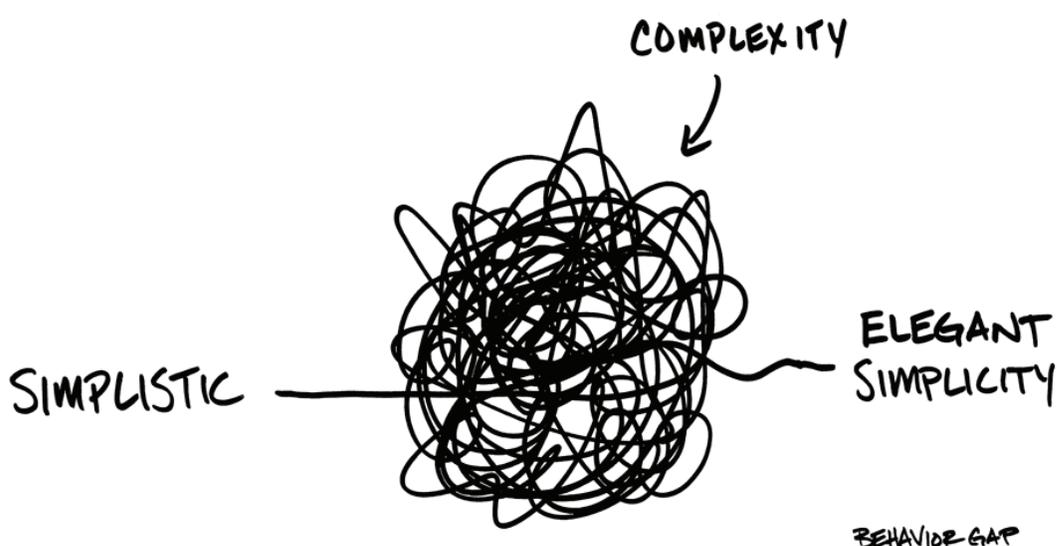
Carl Richards, a renowned columnist for the New York Times and author of the bestselling book, *Behavior Gap: Simple Ways to Stop Doing Dumb Things with Money*, speaks of three constructs that are available to each of us to help us make better choices. He calls them:

Simplistic, Complexity and Elegant Simplicity.

- **Simplicity** is all about taking short cuts and relying on standard rules of thumb and conventional wisdom (which can be dangerous, especially in times of change)
- **Complexity** is mired in calculations and assumptions (which can make you lose perspective and focus)
- **Elegant Simplicity** gives you the accuracy of complexity with the ease of simplicity, allowing you to compare choices to find the ones that serve your needs best

By utilizing the power of Elegant Simplicity, **Better Money Choices™** allows you to explore the future financial implications of the big life choices you're considering – long before you need to commit to them.

In doing so, we give you the Benefit of Hindsight now, transforming it into foresight that you use can use to determine which choices will get you where you want to go. And whether you're willing to pay the price to make them happen.



What do you value most in life?

Getting started with **Better Money Choices™** is easy because it all comes down to four simple questions. What do you want to do? When do you want to do it? How big do you want to do it? And, where do you stand now?

Don't worry about getting the details or dollar figures exactly right. The most important thing is to figure out what's most important to you in life. Our elegantly simple tools will do the rest of the work for you – completing millions of complex calculations instantly – and providing real-time feedback, so you can determine which choices best serve your needs.

Think of us as your personal financial GPS. Available anywhere, anytime, on any device.

Stay tuned for more.