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OmniTel

BANKRATE (OCTOBER): FINANCIAL TUNE-UP

SEPTEMBER 28 – 30, 2007

Prepared For:

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New York, NY 10011

OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from September 28 – 30, 2007. A total of 1,005 interviews were completed, 528 with female adults and 477 with male adults. The margin of error on weighted data is $\pm 3\%$ for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

On another subject,

1. In which of the following do you invest your money? Do you invest in... (READ LIST. RANDOMIZE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	<u>REFUSED</u>
Individual stocks and bonds at a brokerage firm	1	2	ref
A 401(k), a 403 (b) or a 475 (b) plan at work	1	2	ref
An IRA account	1	2	ref
Mutual funds	1	2	ref
CDs or money market accounts	1	2	ref

IF "YES" ONLY TO "CDs OR MONEY MARKET ACCOUNTS" IN Q. 1 SKIP TO NEXT SECTION. ALL OTHERS CONTINUE.

2. Do you find investing confusing?

	Yes	1
	No	2
(DO NOT READ)	Don't know	dk

3. What aspects of investing, if any, do you find difficult? How about... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>DIFFICULT</u>	<u>NOT DIFFICULT</u>	<u>(DO NOT READ) DON'T KNOW</u>
Understanding the different types of investments, such as stocks, bonds and mutual funds	1	2	dk
Making sure you have a diverse mix of investments appropriate for your age	1	2	dk
Balancing the need for security by investing in low-risk investments with the need for higher returns by investing in high-risk investments	1	2	dk
Investing in stocks or stock funds because of the stock market's volatility	1	2	dk
Knowing when to sell	1	2	dk

4. Which statement best describes you? (READ LIST. RECORD ONE RESPONSE).

	You know exactly what you're paying in investment fees each month	1
	You have some idea what you're paying in fees, but you're not 100% sure	2
	You have no idea what you're paying in fees	3
Or,	You do not pay any fees	4
(DO <u>NOT</u> READ)	Don't know	dk

5. Who manages your investments? (READ LIST. CHECK ONLY ONE RESPONSE.)

- | | | |
|----------------------|--|----|
| | You select the investments and manage your own portfolio | 1 |
| | You have a financial advisor that makes recommendations | 2 |
| | You have a money manager or other professional handle your investments | 3 |
| | You follow the suggestions of a family member or friend | 4 |
| Or, | Some other way (Specify:) | 5 |
| (DO <u>NOT</u> READ) | Don't know | dk |

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OMNITEL - SEPTEMBER 28, 2007
 BANKRATE(OCTOBER):FINANCIAL TUNE-UP

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UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.1 IN WHICH OF THE FOLLOWING DO YOU INVEST YOUR MONEY?

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN-TERNET ACCESS (S)	INFLUENTIALS (T)	
	TOTAL (A)	MALE (B)	FE-MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID-WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	1005	477	528	55	110	224	330	244	139	142	77	110	386	246	175	323	308	199	681	219
TOTAL WEIGHTED	1000 100	483 100	517 100	127* 100*	179 100	263 100	240 100	161 100	171 100	167 100	80 100	110 100	347 100	213 100	189 100	224 100	364 100	223 100	681 100	200 100
ANY (NET)	674 67.4	337 69.7	337 65.2	68 53.8	115 64.4	186 70.9 D	168 70.2 D	116 72.0 D	69 40.5	90 53.8 i	62 77.8 j	82 75.0 j	304 87.7 j kl	193 90.6 j lm	126 66.7	147 65.6	250 68.7	151 67.5	499 73.3	161 80.5
INDIVIDUAL STOCKS AND BONDS AT A BROKERAGE FIRM	262 26.2	134 27.8	128 24.8	19 15.1	48 26.7	66 24.9	77 32.1 D	48 30.0 D	20 11.4	21 12.5	10 13.1	31 28.1 j k	152 44.0 j kl	105 49.3 j lm	51 27.0	57 25.3	101 27.7	54 24.1	202 29.6	81 40.4
A 401(K), A 403 (B) OR A 475 (B) PLAN AT WORK	449 44.9	241 49.8 C	208 40.3	46 36.6 H	92 51.1 H	164 62.4 De GH	109 45.4 H	24 14.6	37 21.4	52 31.0	42 53.0 j	54 49.2 j	231 66.7 j kl	151 71.0 j lm	86 45.4	101 45.1	168 46.2	94 42.1	350 51.4	110 55.2
AN IRA ACCOUNT	323 32.3	163 33.7	160 30.9	10 8.2	47 26.3 D	97 36.7 De	97 40.3 DE	62 38.6 DE	18 10.8	33 19.7 i	22 27.2 l	42 38.5 j	166 47.9 j k	115 53.8 j lm	73 38.6 R	75 33.6	116 31.9	58 26.2	255 37.4	87 43.5
MUTUAL FUNDS	331 33.1	185 38.2 C	146 28.4	19 14.6	54 30.3 D	99 37.7 D	92 38.3 D	58 36.0 D	20 11.7	33 20.1	15 19.4	46 41.7 j k	177 51.1 j k	122 57.3 j lm	66 34.7	75 33.6	126 34.5	65 29.1	260 38.1	99 49.3
CDS OR MONEY MARKET ACCOUNTS	366 36.6	179 37.0	187 36.2	29 22.9	50 28.0	95 36.3 d	99 41.2 DE	88 54.4 DEF G	39 23.1	45 27.0	32 39.9 l	49 44.8 j	161 46.4 j	104 49.0 j	68 36.0	80 35.9	151 41.5 R	67 29.8	269 39.5	101 50.4
NONE	307 30.7	143 29.6	164 31.8	57 45.1 FGH	64 35.6 h	75 28.4	64 26.8	40 25.0	99 58.0 KL MN	76 45.7 KL MN	16 19.5 N	26 23.4 MN	41 11.7 n	19 9.1	60 32.0	72 32.2	107 29.4	68 30.3	170 25.0	37 18.7
DON'T KNOW/NO RESPONSE	19 1.9	4 0.7	15 3.0 B	1 1.1	- -	2 0.7	7 3.0 ef	5 3.0 Ef	2 1.5	1 0.6	2 2.7 n	2 1.6	2 0.5	* 0.2	3 1.3	5 2.2	7 1.9	5 2.2	11 1.7	1 0.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.1 IN WHICH OF THE FOLLOWING DO YOU INVEST YOUR MONEY?

Table 1

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	1005	477	528	55	110	224	330	244	139	142	77	110	386	246	175	323	308	199	681	219
TOTAL WEIGHTED	1000 100	483 100	517 100	127* 100*	179 100	263 100	240 100	161 100	171 100	167 100	80 100	110 100	347 100	213 100	189 100	224 100	364 100	223 100	681 100	200 100
AVERAGE NUMBER OF PRODUCTS	2.6	2.7 c	2.5	1.8	2.5 D	2.8 DH	2.8 DH	2.4 D	1.9	2.1	2.0	2.7 IJK	2.9 IJK	3.1 IJKL M	2.7 R	2.6 R	2.6 R	2.2	2.7	3.0

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.2 DO YOU FIND INVESTING CONFUSING?

Table 2

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
YES	293 47.2	121 38.4	172 56.3 B	9 16.6	53 46.6 D	92 51.7 D	81 50.1 D	48 50.8 D	19 37.0	34 44.8	41 69.6 IJ IMN	39 50.3 N	130 43.8 N	66 35.4	66 56.0 r	62 45.5	108 46.6	57 42.2	216 46.6	55 38.6
NO	323 52.0	194 61.6 C	129 42.1	45 83.4 EFG H	60 52.4	85 47.7	80 49.6	46 48.3	33 63.0 K	42 55.2 K	17 28.5	37 48.3 K	166 56.0 K	120 64.2 KLM	51 43.0	73 53.2	121 52.5	78 57.8 o	244 52.8	87 61.0
DON'T KNOW/NO RESPONSE	5 0.8	-	5 1.5 b	-	1 1.0	1 0.6	1 0.4	1 0.9	-	-	1 1.9	1 1.4	1 0.2	1 0.3	1 0.9	2 1.2	2 0.8	-	3 0.6	1 0.4

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

... UNDERSTANDING THE DIFFERENT TYPES OF INVESTMENTS, SUCH AS STOCKS, BONDS AND MUTUAL FUNDS ...

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

Table 3

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
DIFFICULT	254 41.0	107 33.9	148 48.4 B	11 20.9	47 41.4	80 44.7 d	68 42.2 d	40 42.7 d	24 46.4 N	33 42.6 N	34 58.8 MN	42 54.6 MN	95 32.0 N	44 23.5	48 40.7	57 41.5	95 41.3	55 40.2	183 39.4	35 24.6
NOT DIFFICULT	359 57.9	206 65.4 C	153 50.1	42 79.1 fgH	67 58.6	99 55.3	92 56.8	51 53.8	28 53.6	42 55.5 k	22 37.3	35 45.4	201 67.9 KL	143 76.5 IJK LM	69 58.9	78 57.6	132 57.0	80 58.8	278 60.0	107 74.9
DON'T KNOW/NO RESPONSE	7 1.1	2 0.7	5 1.5	-	-	-	1 0.9	3 3.6 eFg	-	1 1.8	2 3.9 MN	-	* 0.2	-	* 0.4	1 0.9	4 1.7	1 1.0	2 0.5	1 0.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
*Overlap formulae used. * small base*

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

Table 4

... MAKING SURE YOU HAVE A DIVERSE MIX OF INVESTMENTS APPROPRIATE FOR YOUR AGE ...

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
DIFFICULT	279 45.0	126 40.0	153 50.1 B	24 44.2	55 48.8	84 47.3	69 42.8	40 42.5	28 53.1	38 50.1	29 49.9	34 43.9	125 42.1 N	70 37.1	58 49.3 p	51 37.3	112 48.7 p	58 42.7	204 44.1	52 36.3
NOT DIFFICULT	329 53.0	187 59.4 C	142 46.4	30 55.8	58 51.2	91 51.1	92 56.6	48 51.3	24 46.0	36 47.1	27 46.2	42 54.7	169 57.0	115 61.7 jkM	55 46.6	83 61.0 OQ	114 49.4	77 56.6	256 55.3	88 61.3
DON'T KNOW/NO RESPONSE	13 2.0	2 0.7	10 3.4 B	- -	- -	3 1.6	1 0.6	6 6.2 EFG	* 0.8	2 2.8	2 3.9	1 1.4	3 0.9	2 1.2	5 4.1	2 1.7	4 1.9	1 0.7	3 0.6	3 2.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

Table 5

... BALANCING THE NEED FOR SECURITY BY INVESTING IN LOW-RISK INVESTMENTS WITH THE NEED FOR HIGHER RETURNS BY INVESTING IN HIGH-RISK INVESTMENTS ...

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620	315	305	54*	114	179	162	94	53*	76*	58*	77	297	187	118	136	231	136	463	143
	100	100	100	100*	100	100	100	100	100*	100*	100*	100	100	100	100	100	100	100	100	100
DIFFICULT	269	121	148	14	60	79	67	40	19	49	25	36	117	66	66	56	98	50	196	52
	43.4	38.4	48.6	26.9	53.1	44.0	41.3	42.8	36.8	63.6	43.0	47.5	39.3	35.0	55.9	41.0	42.5	36.7	42.4	36.6
			B		Dg					lk		n	n		PQ					
										IMN					R					
NOT DIFFICULT	328	186	142	39	52	94	89	45	33	25	28	36	176	119	48	75	124	81	254	87
	52.8	59.0	46.4	73.1	46.0	52.8	55.1	47.4	63.2	32.5	48.5	46.4	59.4	63.5	40.7	54.7	53.6	60.1	54.8	60.9
		C		EH					J				Jl	JkL		O	o	O		
DON'T KNOW/NO RESPONSE	23	8	15	-	1	6	6	9	-	3	5	5	4	3	4	6	9	4	13	4
	3.7	2.5	5.0	-	0.9	3.3	3.7	9.9	-	3.9	8.5	6.1	1.2	1.4	3.3	4.3	3.9	3.2	2.8	2.6
								EFG			MN	Mn								

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

... INVESTING IN STOCKS OR STOCK FUNDS BECAUSE OF THE STOCK MARKET'S VOLATILITY ...

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

Table 6

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
DIFFICULT	332 53.5	142 44.9	190 62.4 B	18 34.2	71 62.9 DG h	108 60.6 DG h	79 48.8	46 49.1	35 66.1 mN	45 58.7 N	40 68.5 MN	44 57.6 N	139 46.9 N	76 40.4	70 59.3	69 50.9	127 55.0	66 48.6	247 53.4	68 47.3
NOT DIFFICULT	265 42.7	165 52.2 C	100 32.9	34 63.6 EFh	41 36.3	63 35.5	79 48.8 eF	40 42.6	17 33.1	28 37.0	13 22.4	30 39.2 k	151 50.8 jk l	109 58.1 LM	44 37.0	61 44.9	93 40.5	67 49.2	201 43.4	71 49.5
DON'T KNOW/NO RESPONSE	23 3.8	9 2.8	14 4.7	1 2.1	1 0.9	7 3.9	4 2.4	8 8.3 EG	* 0.8	3 4.3	5 9.1 MN	2 3.2	7 2.3	3 1.5	4 3.7	6 4.2	10 4.5	3 2.2	14 3.1	5 3.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

... KNOWING WHEN TO SELL ...

Table 7

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
DIFFICULT	364 58.7	172 54.6	192 62.9 b	19 36.0	79 69.3 Dg	105 58.6 d	94 57.8 d	57 60.3 d	28 52.8	44 57.7	36 61.4	45 59.0	179 60.5	109 58.3	77 65.8 p	69 50.4	137 59.5	81 59.5	276 59.7	77 53.9
NOT DIFFICULT	231 37.2	133 42.3 C	98 32.0	33 61.9 EFg H	35 30.7	62 34.9	64 39.5	31 33.2	25 47.2	29 37.4	19 32.5	26 34.1	109 36.6	74 39.7	37 31.7	61 44.7 O	83 36.1	49 36.4	170 36.7	62 43.4
DON'T KNOW/NO RESPONSE	25 4.1	10 3.1	15 5.1	1 2.1	- -	12 6.5 E	4 2.7	6 6.5 Eg	- -	4 4.9	4 6.1	5 6.9 n	9 2.9	4 2.0	3 2.5	7 4.9	10 4.4	5 4.1	17 3.6	4 2.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

... SUMMARY OF DIFFICULT ...

Table 8

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
KNOWING WHEN TO SELL	364 58.7	172 54.6	192 62.9 b	19 36.0	79 69.3 Dg	105 58.6 d	94 57.8 d	57 60.3 d	28 52.8	44 57.7	36 61.4	45 59.0	179 60.5	109 58.3	77 65.8 p	69 50.4	137 59.5	81 59.5	276 59.7	77 53.9
INVESTING IN STOCKS OR STOCK FUNDS BECAUSE OF THE STOCK MARKET'S VOLATILITY	332 53.5	142 44.9	190 62.4 B	18 34.2	71 62.9 DG h	108 60.6 DG h	79 48.8	46 49.1	35 66.1 mN	45 58.7 N	40 68.5 MN	44 57.6 N	139 46.9 N	76 40.4	70 59.3	69 50.9	127 55.0	66 48.6	247 53.4	68 47.3
MAKING SURE YOU HAVE A DIVERSE MIX OF INVESTMENTS APPROPRIATE FOR YOUR AGE	279 45.0	126 40.0	153 50.1 B	24 44.2	55 48.8	84 47.3	69 42.8	40 42.5	28 53.1	38 50.1	29 49.9	34 43.9	125 42.1 N	70 37.1	58 49.3 p	51 37.3	112 48.7 P	58 42.7	204 44.1	52 36.3
BALANCING THE NEED FOR SECURITY BY INVESTING IN LOW- RISK INVESTMENTS WITH THE NEED FOR HIGHER RETURNS BY INVESTING IN HIGH-RISK INVESTMENTS	269 43.4	121 38.4	148 48.6 B	14 26.9	60 53.1 Dg	79 44.0	67 41.3	40 42.8	19 36.8	49 63.6 lk IMN	25 43.0	36 47.5 n	117 39.3 n	66 35.0	66 55.9 PQ R	56 41.0	98 42.5	50 36.7	196 42.4	52 36.6
UNDERSTANDING THE DIFFERENT TYPES OF INVESTMENTS, SUCH AS STOCKS, BONDS AND MUTUAL FUNDS	254 41.0	107 33.9	148 48.4 B	11 20.9	47 41.4	80 44.7 d	68 42.2 d	40 42.7 d	24 46.4 N	33 42.6 N	34 58.8 MN	42 54.6 MN	95 32.0 N	44 23.5	48 40.7	57 41.5	95 41.3	55 40.2	183 39.4	35 24.6
DON'T KNOW/NO RESPONSE	135 21.8	77 24.4	59 19.2	23 42.0 EFh	13 11.7	35 19.4	40 25.0 E	21 21.8 e	11 20.7	15 19.5	10 17.0	14 17.9	72 24.2	48 25.6	16 13.9	31 23.1 o	54 23.6 o	33 24.4 o	96 20.7	37 25.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.3 WHAT ASPECTS OF INVESTING, IF ANY, DO YOU FIND DIFFICULT?

Table 9

... SUMMARY OF NOT DIFFICULT ...

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
UNDERSTANDING THE DIFFERENT TYPES OF INVESTMENTS, SUCH AS STOCKS, BONDS AND MUTUAL FUNDS	359 57.9	206 65.4	153 50.1	42 79.1 fgh	67 58.6	99 55.3	92 56.8	51 53.8	28 53.6	42 55.5 k	22 37.3	35 45.4	201 67.9 KL	143 76.5 IJK LM	69 58.9	78 57.6	132 57.0	80 58.8	278 60.0	107 74.9
MAKING SURE YOU HAVE A DIVERSE MIX OF INVESTMENTS APPROPRIATE FOR YOUR AGE	329 53.0	187 59.4	142 46.4	30 55.8	58 51.2	91 51.1	92 56.6	48 51.3	24 46.0	36 47.1	27 46.2	42 54.7	169 57.0	115 61.7 jkM	55 46.6	83 61.0 OQ	114 49.4	77 56.6	256 55.3	88 61.3
BALANCING THE NEED FOR SECURITY BY INVESTING IN LOW- RISK INVESTMENTS WITH THE NEED FOR HIGHER RETURNS BY INVESTING IN HIGH-RISK INVESTMENTS	328 52.8	186 59.0	142 46.4	39 73.1 EH	52 46.0	94 52.8	89 55.1	45 47.4	33 63.2 J	25 32.5	28 48.5	36 46.4	176 59.4	119 63.5 JkL m	48 40.7	75 54.7 O	124 53.6 o	81 60.1 O	254 54.8	87 60.9
INVESTING IN STOCKS OR STOCK FUNDS BECAUSE OF THE STOCK MARKET'S VOLATILITY	265 42.7	165 52.2	100 32.9	34 63.6 EFh	41 36.3	63 35.5	79 48.8 eF	40 42.6	17 33.1	28 37.0	13 22.4	30 39.2 k	151 50.8 jk l	109 58.1 IJK LM	44 37.0	61 44.9	93 40.5	67 49.2	201 43.4	71 49.5
KNOWING WHEN TO SELL	231 37.2	133 42.3	98 32.0	33 61.9 EFg H	35 30.7	62 34.9	64 39.5	31 33.2	25 47.2	29 37.4	19 32.5	26 34.1	109 36.6	74 39.7	37 31.7	61 44.7 O	83 36.1	49 36.4	170 36.7	62 43.4
DON'T KNOW/NO RESPONSE	133 21.4	49 15.5	84 27.4 B	5 9.7	27 23.4	37 20.9	35 21.3	23 24.2	7 13.6	21 27.1 mN	23 39.2 IM N	20 26.1 mN	48 16.1 N	20 10.5	26 21.8	29 20.9	48 20.7	30 22.5	96 20.7	16 10.8

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.4 WHICH STATEMENT BEST DESCRIBES YOU?

Table 10

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
YOU KNOW EXACTLY WHAT YOU'RE PAYING IN INVESTMENT FEES EACH MONTH	179 28.9	114 36.1 C	65 21.4	29 53.7 eFG h	34 30.0	38 21.0	45 28.0	29 30.8 f	15 28.0	24 30.8 k	8 14.2	18 23.9	102 34.4 K	70 37.1 Kl	30 25.9	38 27.7	59 25.5	52 38.4 opQ	131 28.2	53 37.2
YOU HAVE SOME IDEA WHAT YOU'RE PAYING IN FEES, BUT YOU'RE NOT 100% SURE	180 29.1	80 25.5	100 32.7 b	13 23.4	30 26.4 H	64 36.0 H	49 30.4	17 18.0	18 35.1	20 26.5	15 25.8	19 25.0	89 29.9	58 30.7	30 25.2	41 30.3	75 32.4	34 25.4	140 30.3	46 31.9
YOU HAVE NO IDEA WHAT YOU'RE PAYING IN FEES	57 9.3	29 9.2	29 9.3	2 3.6	15 12.8	16 8.9	14 8.4	11 11.4	10 19.0 mn	5 6.6	7 12.5	10 13.0	20 6.9	14 7.6	13 11.4	12 8.5	20 8.9	12 8.8	40 8.6	7 4.6
YOU DO NOT PAY ANY FEES	194 31.2	90 28.5	104 34.1	10 19.3	34 29.9	60 33.4	51 31.2	34 36.5	9 18.0	26 34.3	28 47.4 IM N	29 38.1 im N	81 27.3 N	43 23.2	41 34.6	43 31.7	75 32.3	35 26.0	146 31.5	36 24.9
DON'T KNOW/NO RESPONSE	10 1.6	2 0.7	7 2.4	- -	1 0.9	1 0.6	3 2.1	3 3.3 f	- -	1 1.7	- -	- -	4 1.4	2 1.3	3 2.8	3 1.9	2 0.9	2 1.3	6 1.3	2 1.4

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.5 WHO MANAGES YOUR INVESTMENTS?

Table 11

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UENTIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620 100	315 100	305 100	54* 100*	114 100	179 100	162 100	94 100	53* 100*	76* 100*	58* 100*	77 100	297 100	187 100	118 100	136 100	231 100	136 100	463 100	143 100
ANT (NET)	597 96.2	306 97.0	291 95.4	51 96.0	110 97.3	175 97.7 h	156 96.3	88 93.3	52 98.3	72 94.1	56 95.0	71 92.1	292 98.4 jL	184 98.5 L	112 95.1	131 96.0	226 98.0	128 94.3	447 96.5	141 98.6
YOU SELECT THE INVESTMENTS AND MANAGE YOUR OWN PORTFOLIO	207 33.4	130 41.1 C	78 25.4	18 33.0	46 40.4	57 31.7	52 32.3	29 30.9	16 31.3	25 33.3	16 27.2	18 23.3	117 39.3 L	77 41.2 L	41 35.1	41 30.1	78 33.8	47 34.6	162 34.9	56 39.1
YOU HAVE A FINANCIAL ADVISOR THAT MAKES RECOMMENDATIONS	173 27.9	77 24.6	96 31.3	15 27.4	28 24.7	50 28.0	50 30.7	28 29.6	13 24.7	24 31.7 k	9 15.5	24 30.9 k	86 28.9 k	54 29.0 k	36 30.5	43 31.8	56 24.4	37 27.6	133 28.8	44 31.1
YOU HAVE A MONEY MANAGER OR OTHER PROFESSIONAL HANDLE YOUR INVESTMENTS	99 16.0	49 15.7	50 16.3	2 4.6	13 11.3	26 14.7	32 19.9 d	21 22.4 de	10 18.3	13 17.4	10 16.4	13 16.6	44 14.7	28 14.8	13 11.1	16 11.5	44 19.1 p	26 19.5	66 14.3	20 14.2
YOU FOLLOW THE SUGGESTIONS OF A FAMILY MEMBER OR FRIEND	88 14.2	33 10.4	56 18.2 B	17 31.0 GH	17 15.3	29 16.3 g	15 9.1	9 9.7	12 22.9 n	8 10.1	13 22.3 mN	11 14.2	34 11.5	17 9.1	14 11.8	22 16.2	40 17.5 r	12 8.8	60 12.9	17 11.6
MY EMPLOYER/THROUGH WORK	25 4.0	15 4.9	9 3.0	- -	3 3.1	12 6.8 H	6 3.7 h	1 0.6	1 1.0	1 1.6	8 13.6 iJM N	4 5.7	8 2.8	7 3.8	4 3.7	9 6.5 q	6 2.7	5 3.8	21 4.6	2 1.6
OTHER	5 0.7	1 0.3	3 1.1	- -	3 2.5	1 0.3	1 0.7	- -	- -	- -	- -	1 1.3	4 1.2	1 0.6	3 2.9 p	- -	1 0.5	- -	5 1.0	1 1.0
NONE	3 0.5	1 0.3	2 0.7	- -	- -	1 0.3	2 1.0	1 0.9	- -	1 1.1	1 1.6	1 0.8	1 0.2	- -	1 0.7	1 0.8	- -	1 0.7	1 0.2	1 0.4

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**



OMNITEL - SEPTEMBER 28, 2007

BANKRATE(OCTOBER):FINANCIAL TUNE-UP

Q.5 WHO MANAGES YOUR INVESTMENTS?

Table 11

BASE: INVEST IN SOMETHING OTHER THAN CD'S OR MONEY MARKET ACCOUNT

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	669	338	331	23	80	163	232	146	39	72	55	85	340	223	121	214	208	126	508	175
TOTAL WEIGHTED	620	315	305	54*	114	179	162	94	53*	76*	58*	77	297	187	118	136	231	136	463	143
	100	100	100	100*	100	100	100	100	100*	100*	100*	100	100	100	100	100	100	100	100	100
DON'T KNOW/NO RESPONSE	21	9	12	2	3	4	4	5	1	4	2	5	4	3	5	4	5	7	15	1
	3.3	2.8	3.9	4.0	2.7	2.0	2.7	5.8 f	1.7	4.8	3.4	7.1 MN	1.4	1.5	4.2	3.2	2.0	5.0	3.3	1.0

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

