



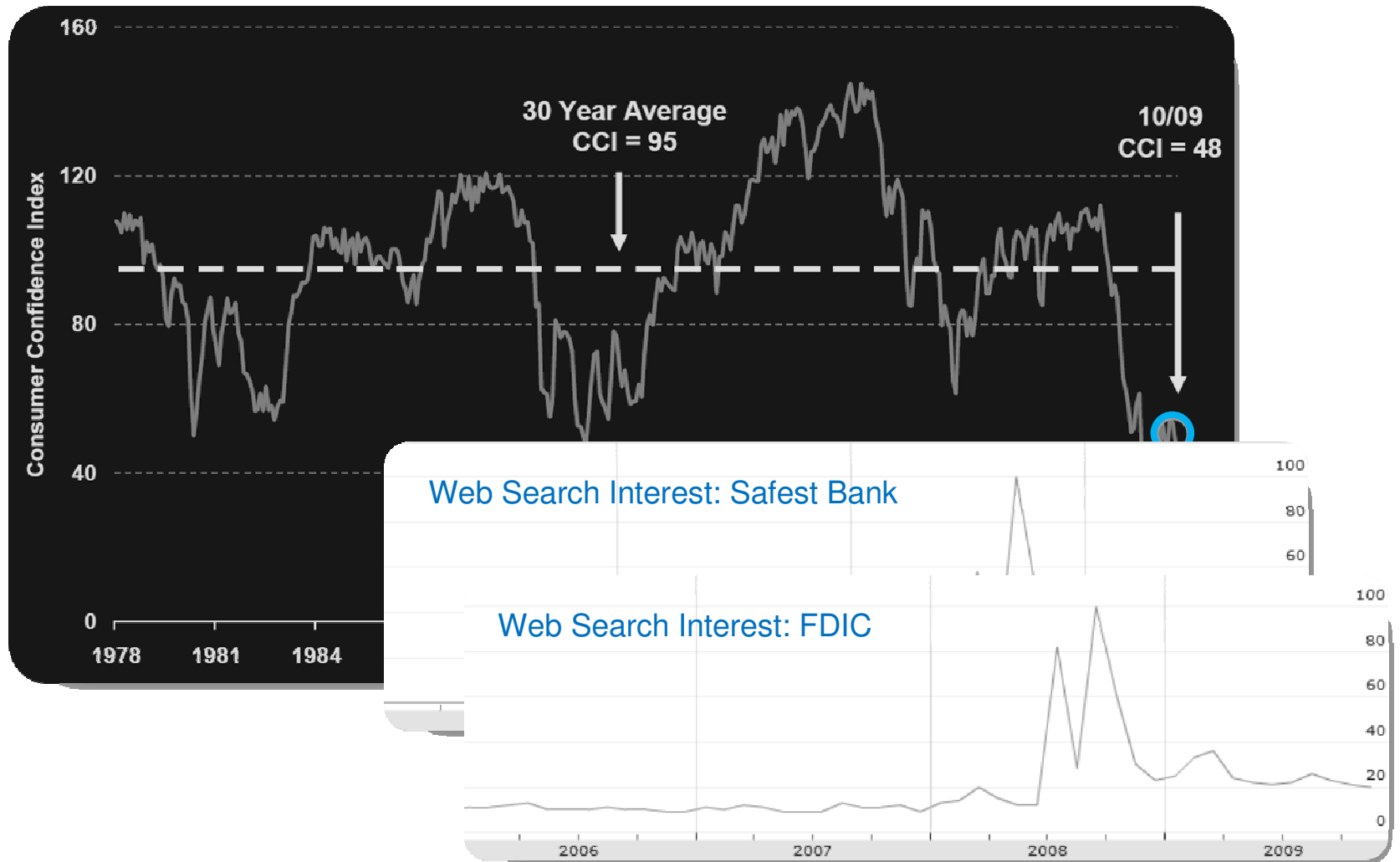
Overview of US Financial Services Online

June 10, 2010

Mike Mayzel, Account Executive

The Recession is Over, but Effects Will Be Lasting

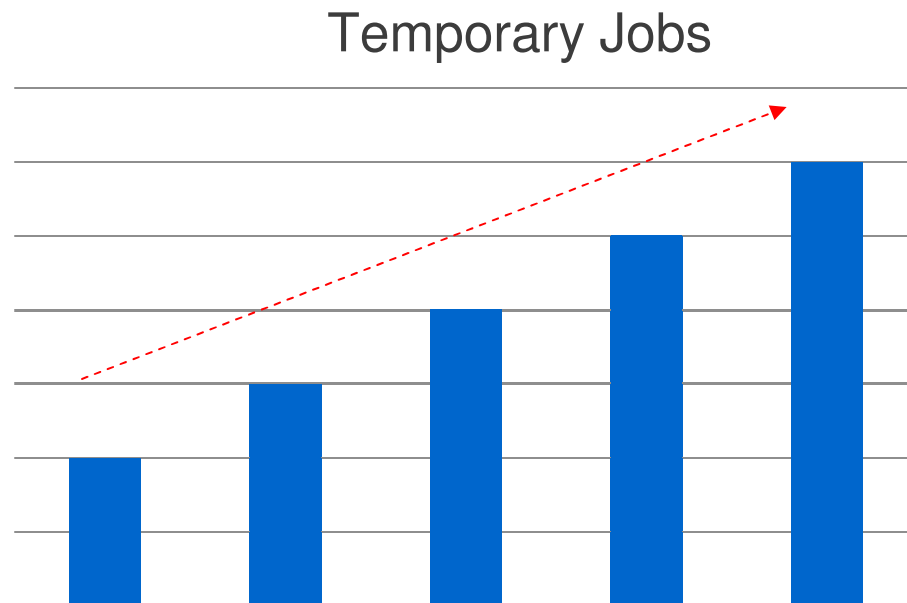
USA Consumer Confidence Index, 1/78 – 10/09



Positive Economic Signs Glimmer ...

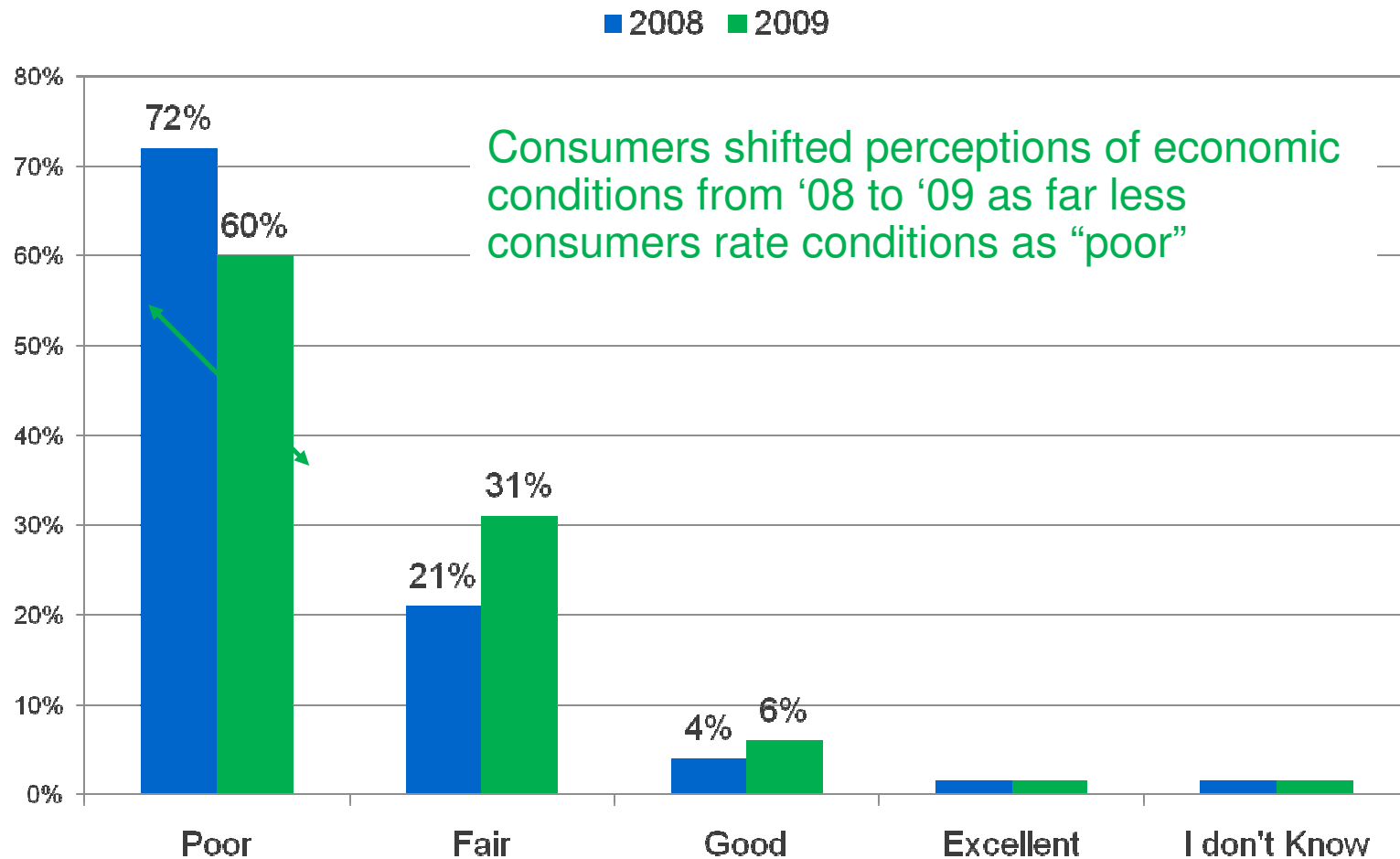
Lift in temporary jobs is a historical indicator and signal that **a labor market that is slowly recovering**, and strongly suggest that the worst is behind us

- Increased five consecutive months for the first time since 2005



And Upticks In Consumer Sentiment ...

Question: How would you rate economic conditions today?



Lead Us To Recovering Markets In 2010

INVESTMENT BANKING

Citi and Wells Seeking to Repay TARP Funds

December 8, 2009, 6:19 AM



Citigroup and **Wells Fargo** are seeking to repay billions in federal bailout aid but so far haven't received permission from the government, The Associated Press reported, citing people familiar with the talks.

Re-Establishing Brands

As brands repay TARP funds and repair consumer relationships, education and establishing trust move to fore front ...



Credit

Government tax rebates drive home sales -- with recent rises over +7% while card companies optimize strategies and boost acquisition investments



Banking

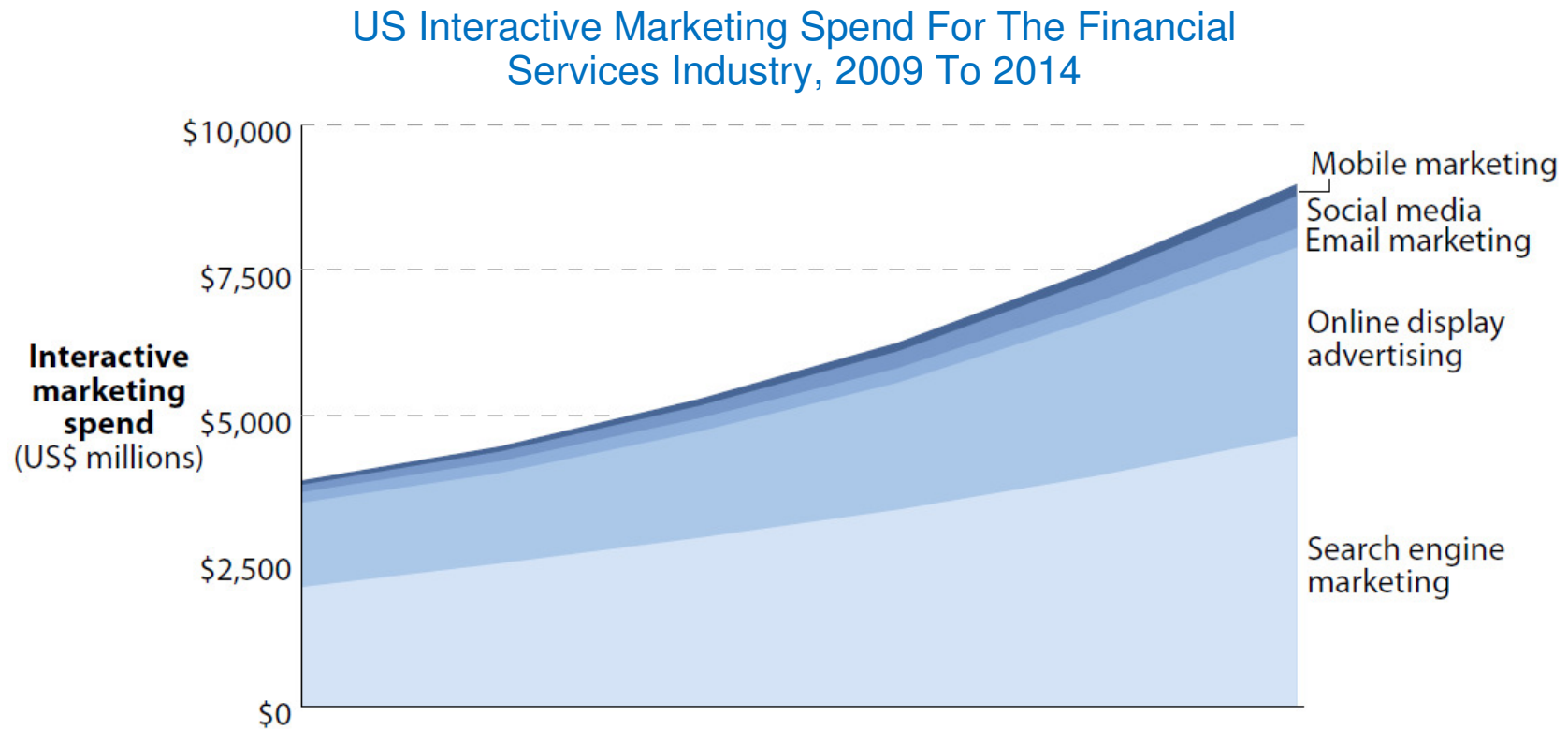
The modern-day mattresses continue to swell as deposits grow and new entrants gain marketshare



Investing

Market jitters ease ... for some ... as the stock market increases over +6% in Q4

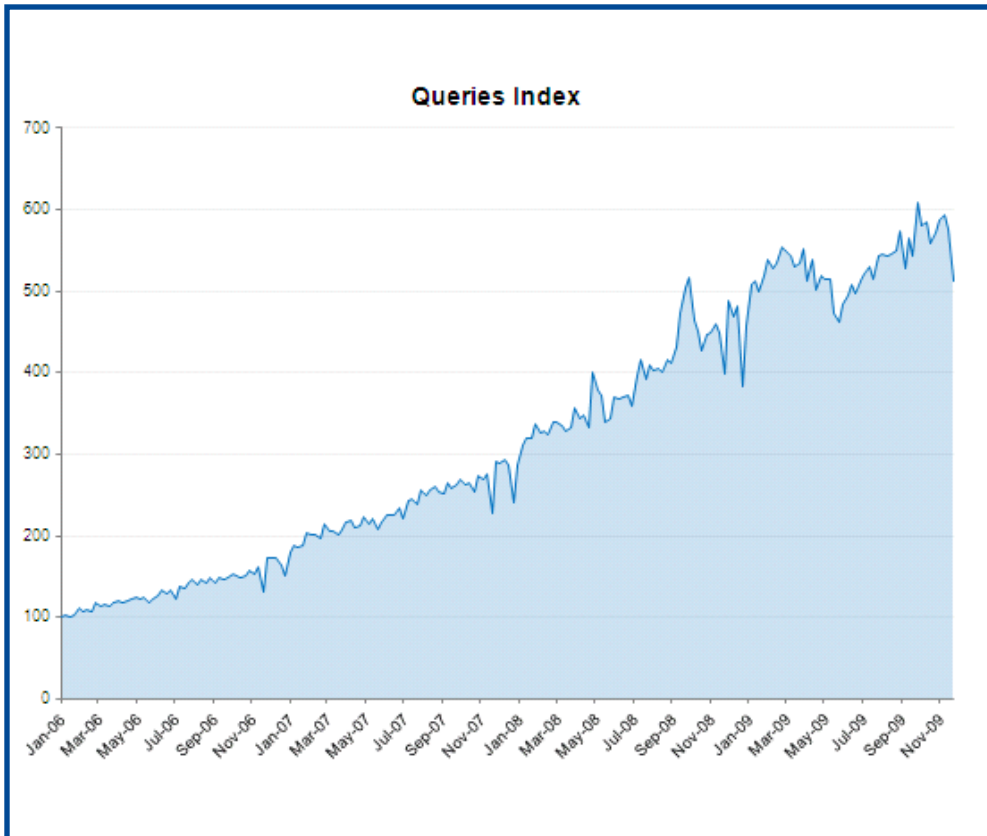
Financial Services Expected to Grow Search at 16% Compound Annual Growth Rate Over the Next 5 Years



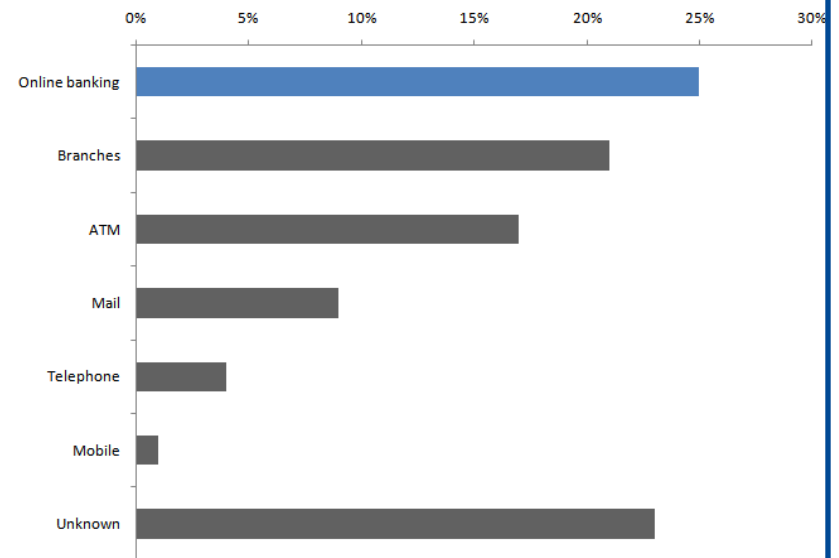
Banking

Consumer Interest across Banking & Personal Finance Remains on the Rise

As more consumers look to do conduct their banking needs online, there is a greater consumer interest in the category.



Preferred Banking Method of US Consumers, 2009 (% of respondents)



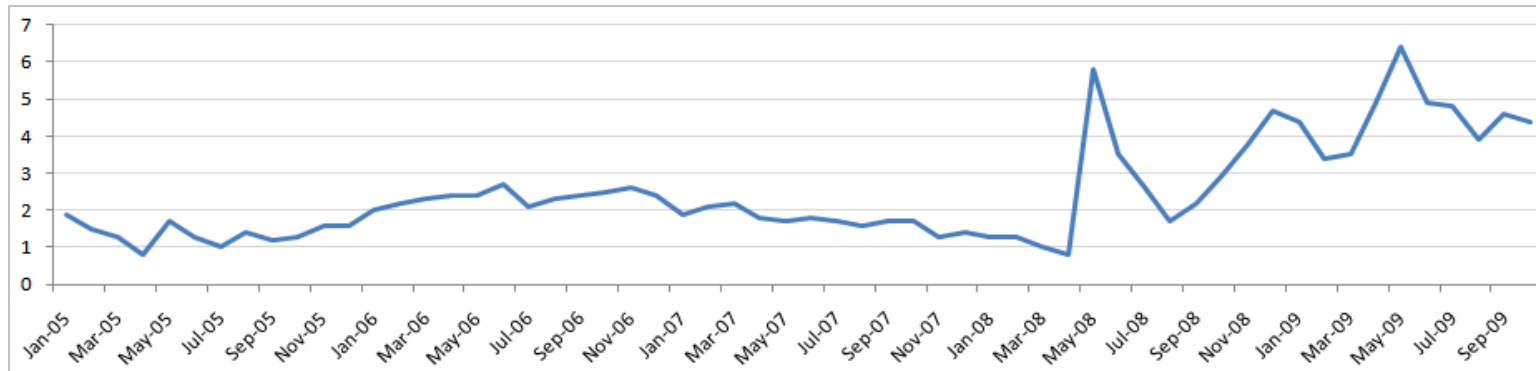
For the *first time ever*, more consumers prefer banking online than visiting a local branch

Source: Google internal Data, American Bankers Association (ABA), as cited in press release, 9/21/2009; Survey: Consumers Prefer Banking Online,

etary

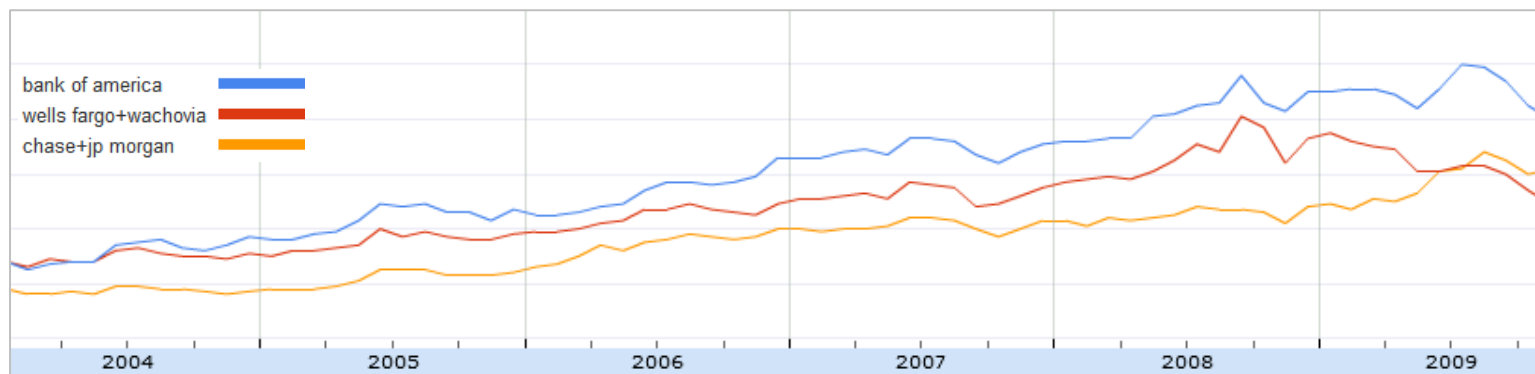
Consumers Are Looking for Safe Places to Invest...

Personal Savings Rate, 1/05 – 10/09

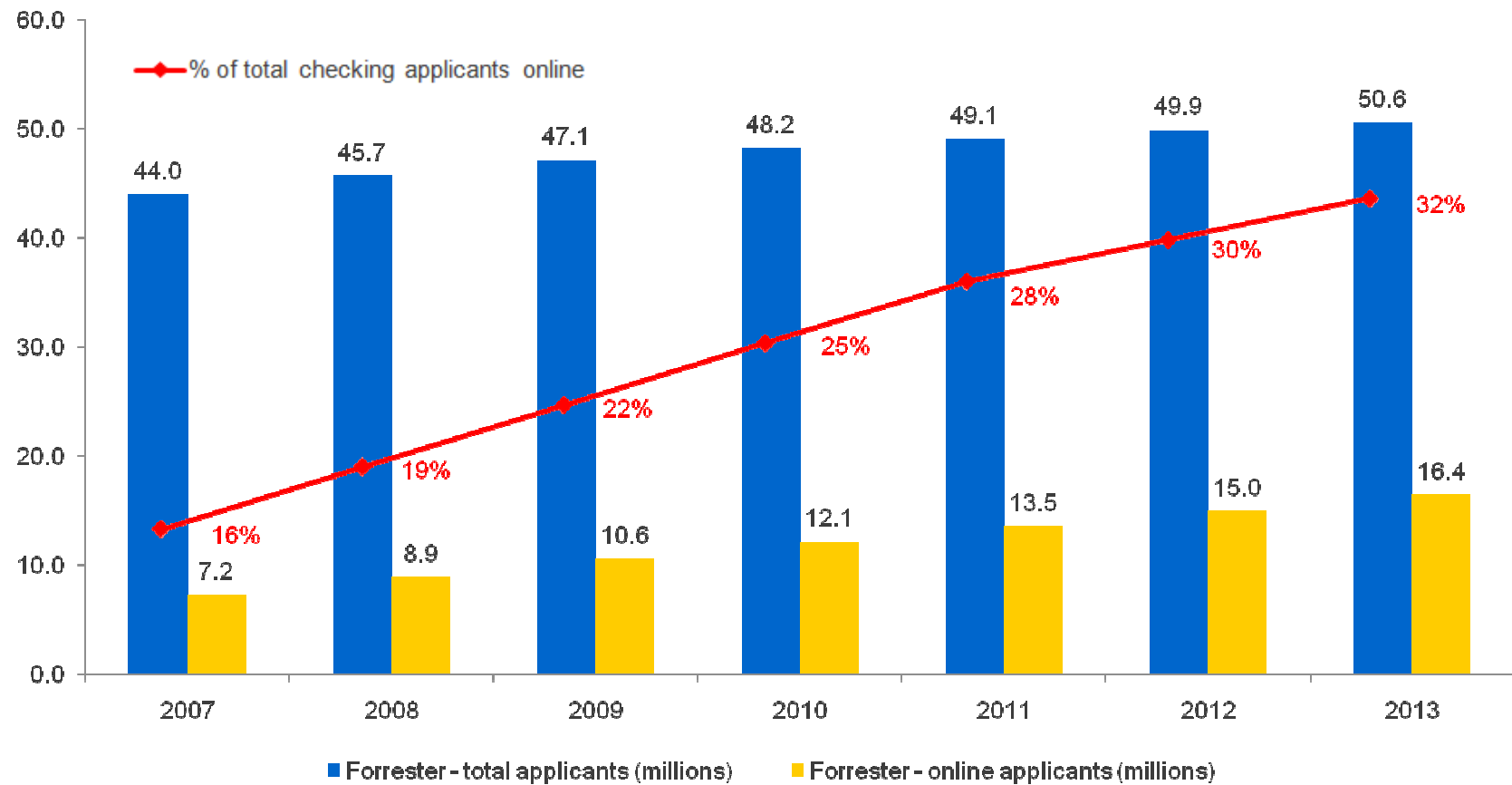


...and Trusted Brands Have Benefited from this Interest

Web Search Interest: Bank of America vs. Wells Fargo + Wachovia vs. Chase + JP Morgan



Upward Trend for Consumers Preferring to Open Accounts Online

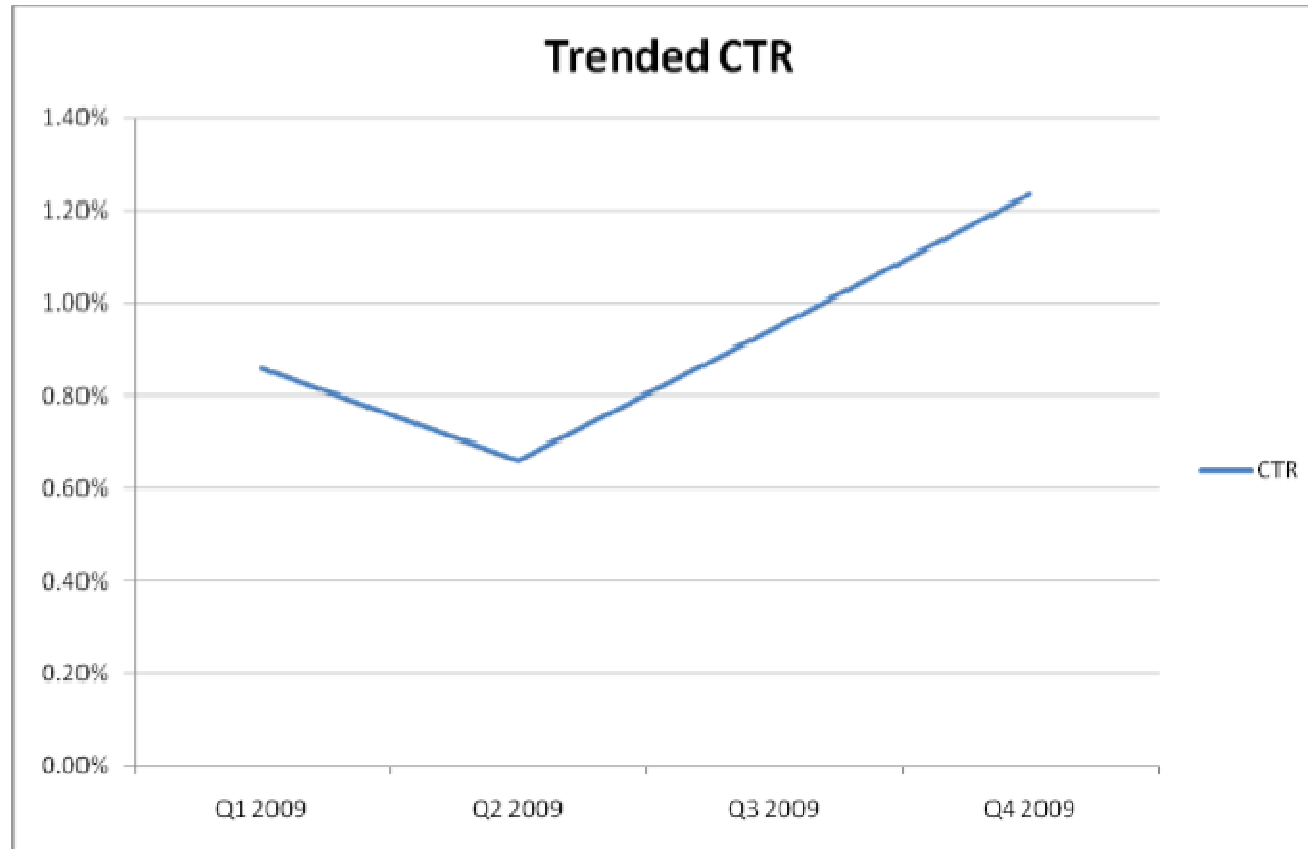


	2007	2008	2009	2010	2011	2012	2013
Online checking growth	19%	22%	19%	14%	12%	10%	10%



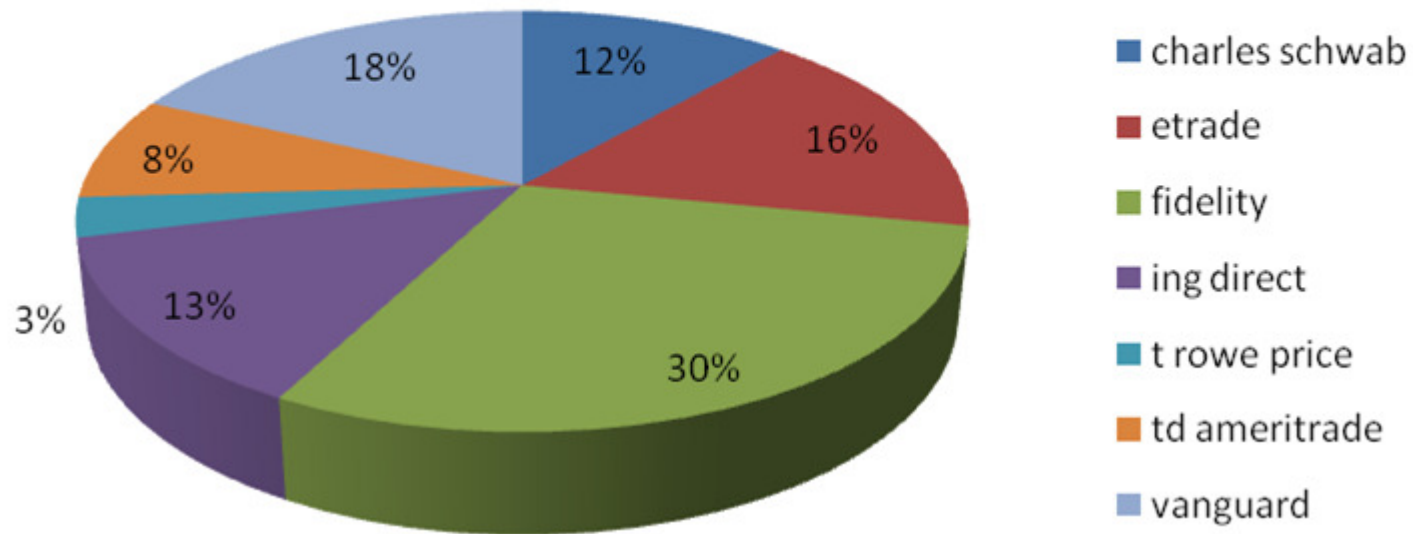
Investments

Consumers are ready to invest again

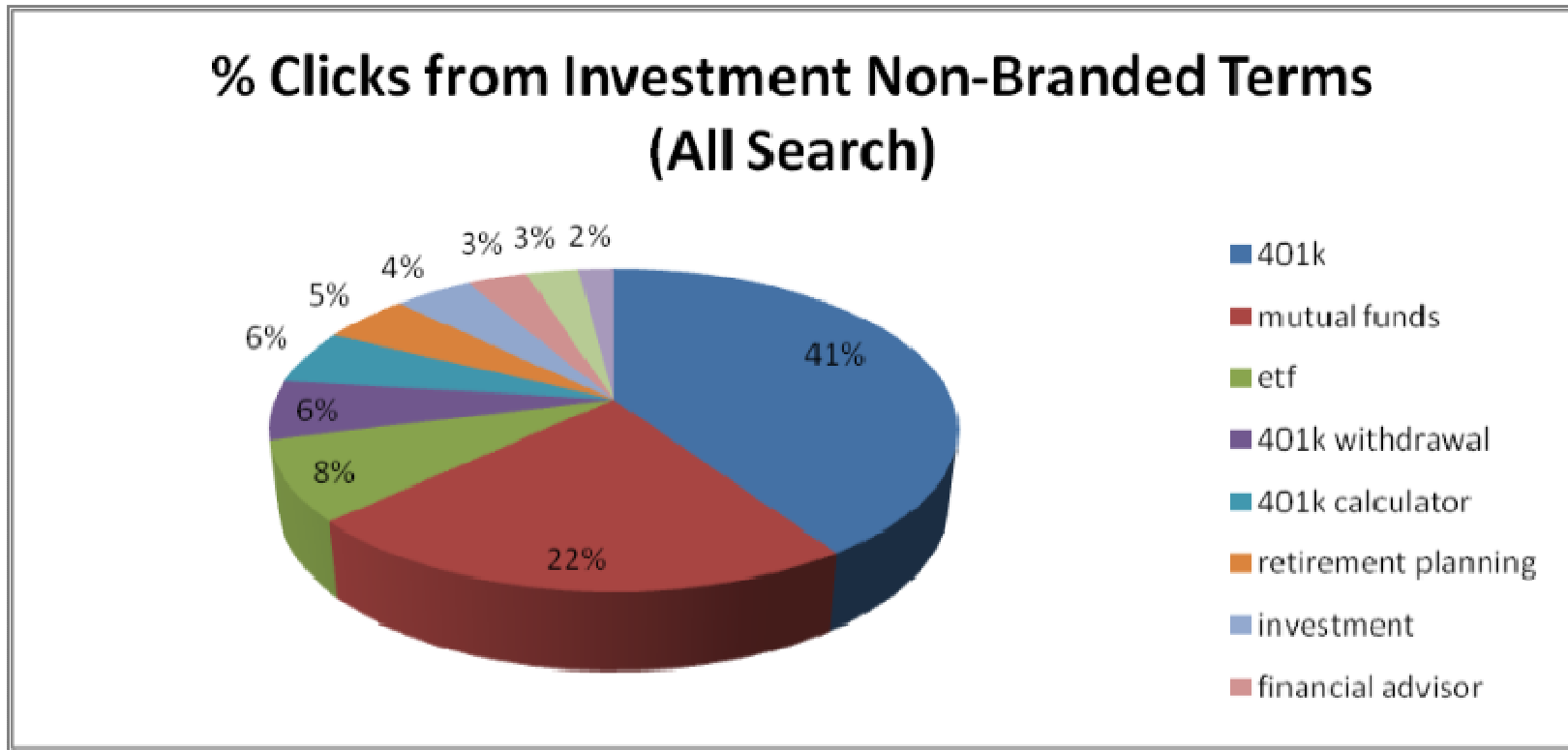


Which Brands Are Top Of Mind?

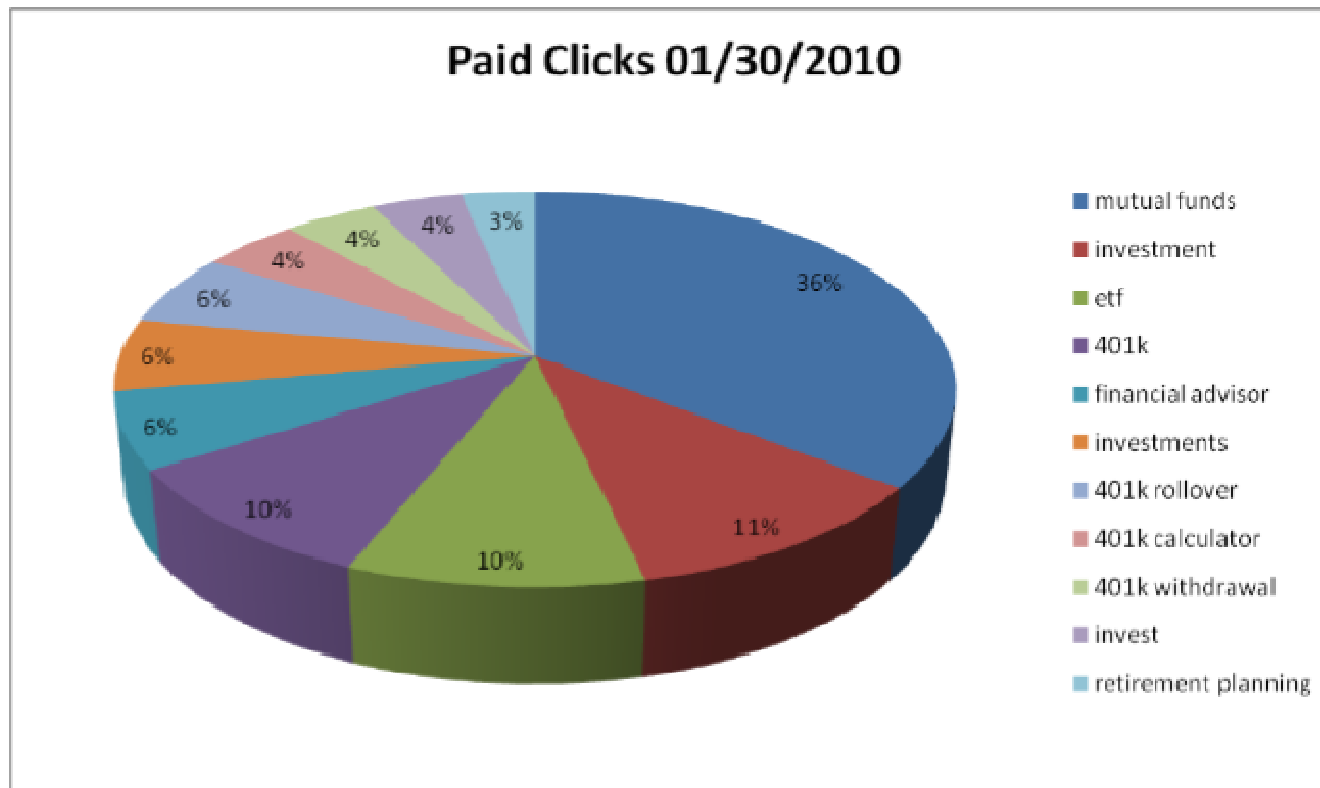
Top of Mind Brands



For Consumers In Q1, 401K Is Driving The Most Clicks



However, Paid Clicks Indicate That Mutual Funds Are Also Equally As Compelling

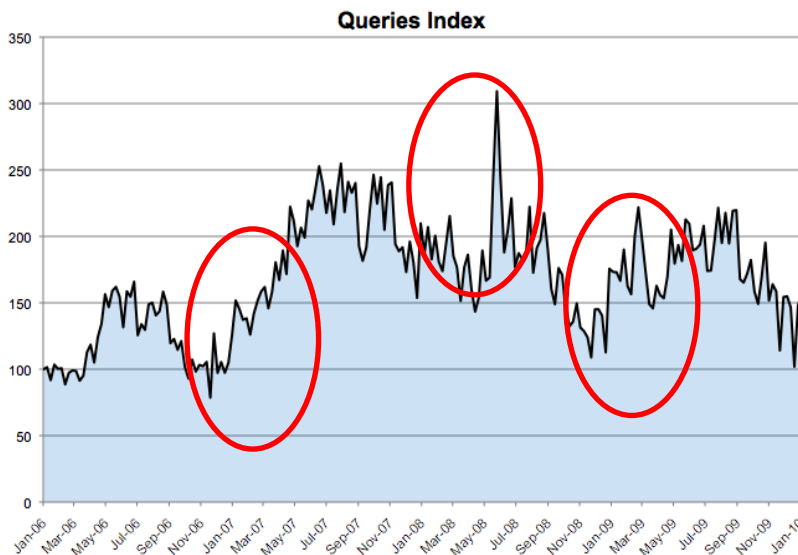


Health Insurance

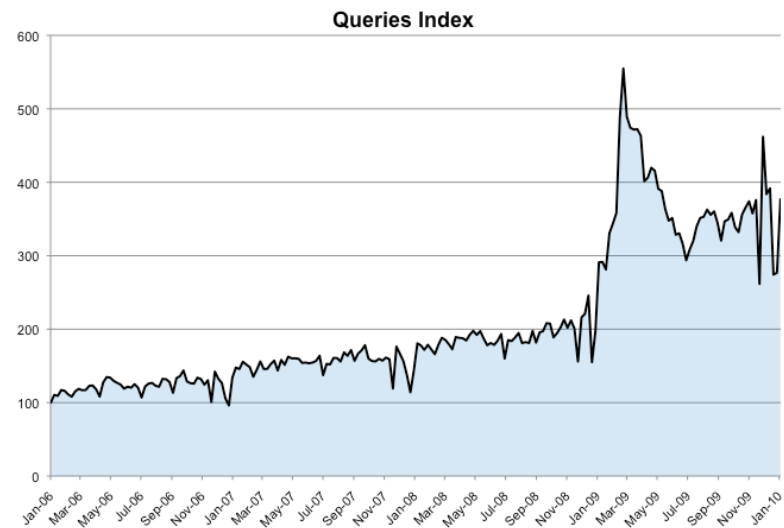
Unemployed Driving Many Queries

As COBRA subsidies expire, individuals will be looking for alternative coverage

Queries based on top Short-Term keywords



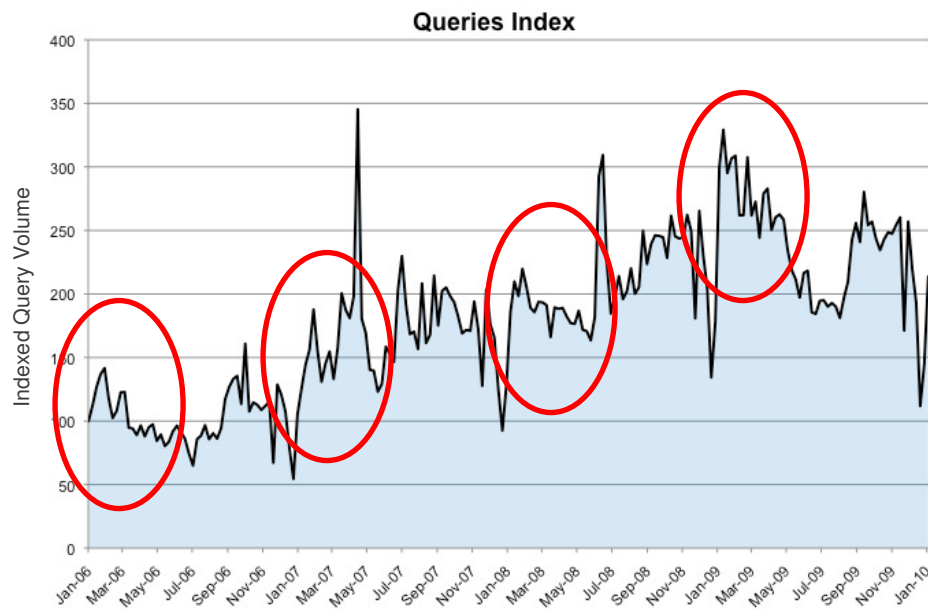
Searches for Cobra



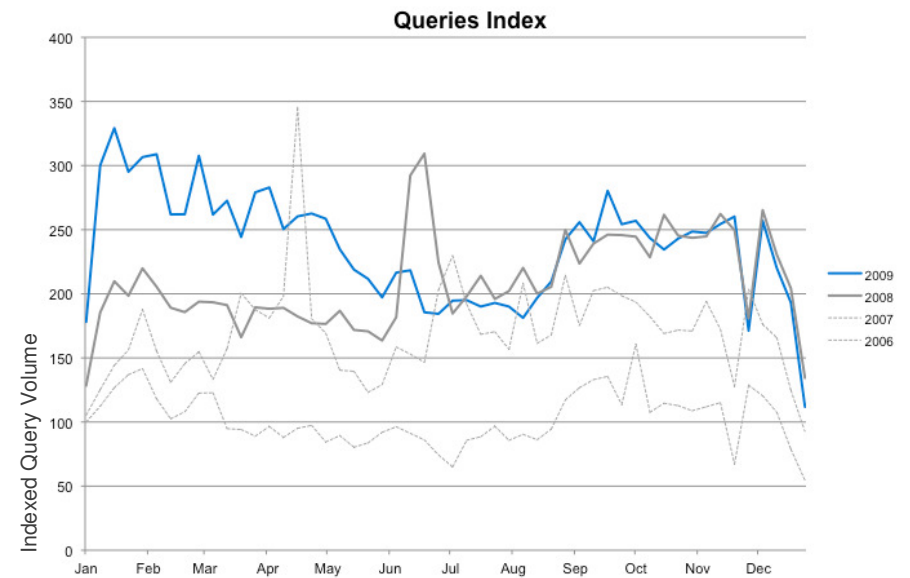
Many people who searched for COBRA will no longer receive the subsidy after February 2010

Healthy Living Increasing in Popularity

Queries based on top Wellness & Preventive Terms



Queries based on top Wellness & Preventive Terms



Top Brands Dominate Search

HitWise data shows that the majority of the top 25 search terms leading to health insurers are brand-related

Search Terms driving traffic to Top Health Insurance
4 Rolling Weeks ending January 9, 2010

<input type="checkbox"/>	Search Terms (4,008 returned)	Clicks ▼	Paid:Organic Rate	
<input type="checkbox"/> 1	myuhc.com	3.04%	3.54%	96.46%
<input type="checkbox"/> 2	aetna.com	2.67%	24.11%	75.89%
<input type="checkbox"/> 3	aetna	2.21%	13.55%	86.45%
<input type="checkbox"/> 4	health insurance	2.08%	31.13%	68.87%
<input type="checkbox"/> 5	aflac	1.88%	12.63%	87.37%
<input type="checkbox"/> 6	united healthcare	1.76%	2.45%	97.55%
<input type="checkbox"/> 7	blue cross blue shield	1.73%	19.41%	80.59%
<input type="checkbox"/> 8	humana.com	1.60%	2.77%	97.23%
<input type="checkbox"/> 9	www.myuhc.com	1.50%	7.43%	92.57%
<input type="checkbox"/> 10	humana	1.48%	2.89%	97.11%

Kaiser's Thrive Campaign spans across Search, Display, Social and YouTube

[Kaiser Permanente Thrive](http://www.ThriveWithKP.org)

www.ThriveWithKP.org

We stand for healthy living. Find Tips, tools and health information.

Sponsored Link

ThriveWithKP.org

The screenshot shows the homepage of the Kaiser Permanente Thrive website. The header features the 'KAISER PERMANENTE thrive' logo and a search bar. Below the header is a navigation menu with links: Exercise & Fitness, Cooking & Eating, Mind Body Spirit, Healthy Kids, State of Health, Thriving Communities, and About Thrive. The main content area has a featured article titled 'What is BMI and how is it important to my child?' dated January 14, 2010, with a photo of a young boy. To the right of the article is a 'FOLLOW US' section with icons for RSS, Twitter, Facebook, and YouTube. Below that is a 'SPOTLIGHT' section with a photo of a child sleeping and a link to 'Learn more.' On the left side, there are three promotional boxes: 'How did you thrive today?', 'The health care plan for you!', and 'RECENT HEADLINES' with links to 'Start the New Year off on the right foot', 'Tis the season to stay in motion', and 'De-stress for a warm and wonderful holiday'.

The screenshot shows a social media page for 'kpthrive'. The header includes the 'thrive kpthrive' logo and a bio: 'Name Thrive with KP, Location Oakland, California, Web http://www.thrive... Bio To thrive is to achieve total health - mind, body, and spirit. At Kaiser Permanente, our mission is to help you get there. Welcome.' Below the bio are statistics: 9 following, 205 followers, and 22 listed. The main content area features two tweets: one from @kphistory about Dr. Ben Fass and another from @KPNewscenter about a podcast. At the bottom is a large graphic with the word 'thrive' made of various fruits and vegetables, the 'KAISER PERMANENTE thrive' logo, and a 'START NOW' button with the URL 'kp.org/thrive'.

Google Confidential and Proprietary

WellPoint Utilizes Bob Harper From “The Biggest Loser” in Their Wellness Efforts – Anthem Connects

You can see how Anthem connects healthy living by using their microsite Connects.Anthem.com

- Calculate your Health Footprint and savings & learn health tips



Auto Insurance

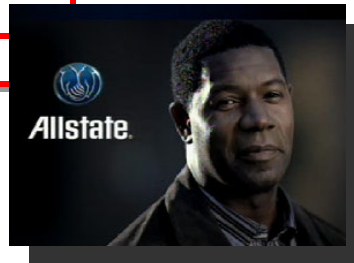
Brand Plays a Very Important Role in Search

Half of the top search terms in the auto insurance category are *brand* related



Top searches

1.	insurance	100
2.	auto insurance	25
3.	geico	20
4.	progressive	15
5.	car insurance	15
6.	progressive insurance	10
7.	insurance quotes	10
8.	insurance companies	5
9.	geico insurance	5
10.	allstate	5

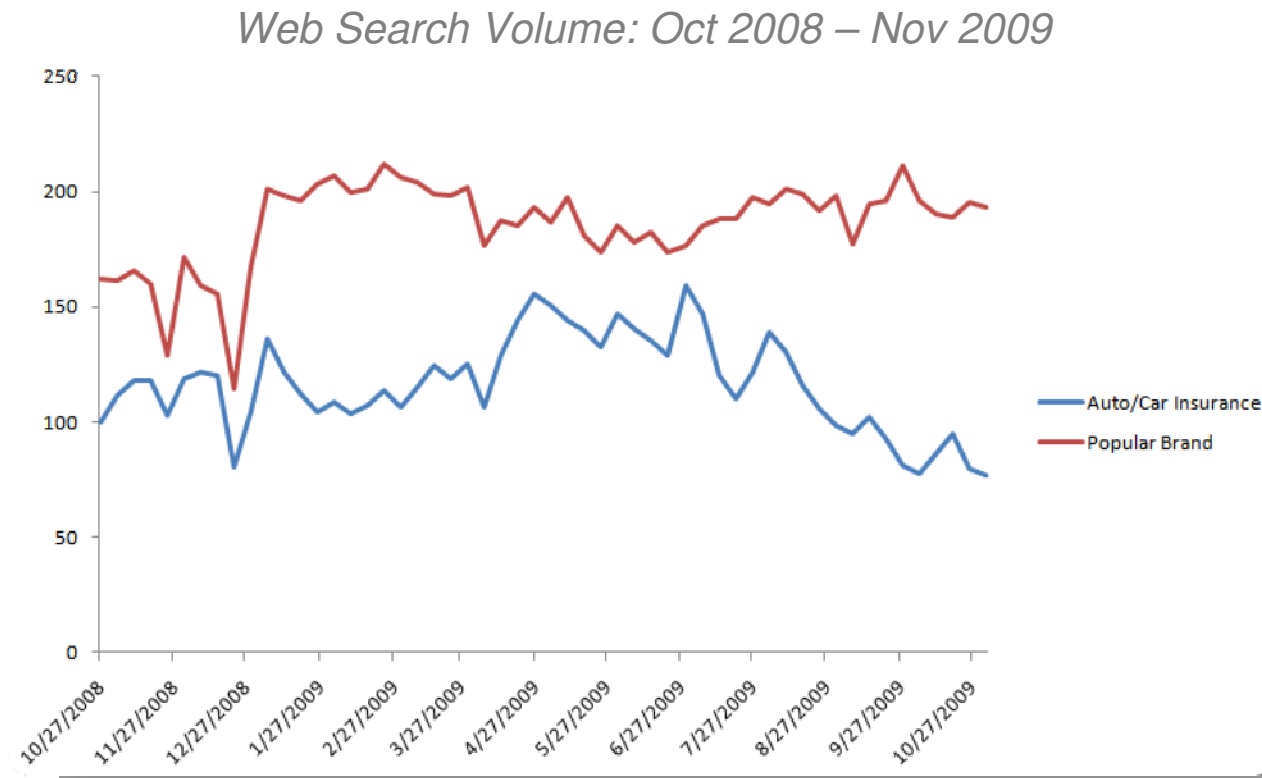


Rising searches

1.	progressive insurance girl	+500%
2.	car insurance comparison	+190%
3.	21st century insurance	+100%
4.	century insurance	+70%
5.	usaa auto insurance	+60%
6.	cheapest car insurance	+60%
7.	allstate auto insurance	+60%
8.	insurance quotes car	+50%
9.	insurance quotes	+50%
10.	sr22 insurance	+40%



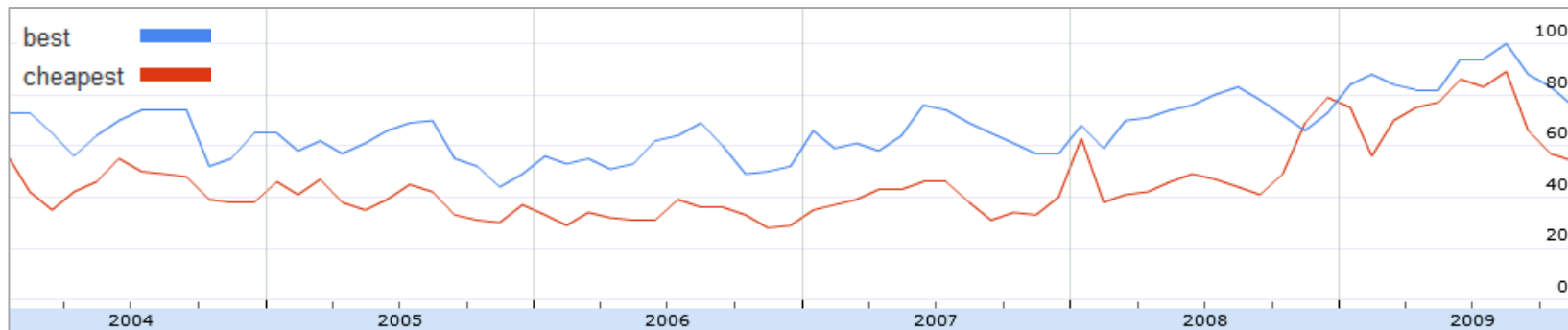
Queries for most searched brand are 60% greater than auto & car insurance combined



Consumers are looking for value, not just lowest rates...

Searches for “Best” auto insurance are now **51%** more popular than “Cheapest” auto insurance

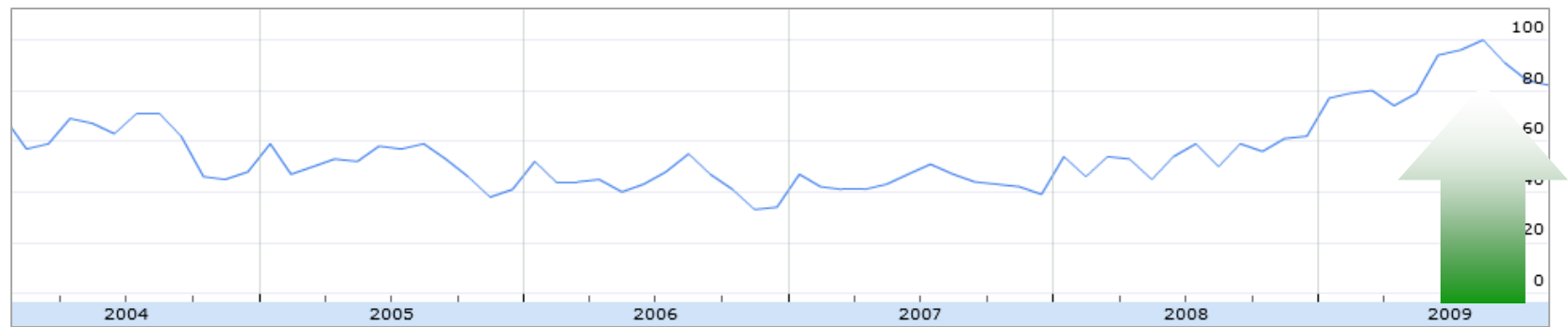
Web Search Interest, Auto Insurance Category: “best” vs “cheapest”, 2004 - Present



...But Price Comparison Remains Important

Searches for **comparison** in auto insurance have **doubled** in popularity on Google over the past year.

Web Search Interest, Auto Insurance Category: Compare+Comparison, 2004 - Present



Top searches

1.	insurance comparison	100
2.	insurance compare	100
3.	auto insurance	90
4.	car insurance	80
5.	car insurance comparison	55
6.	compare auto insurance	50

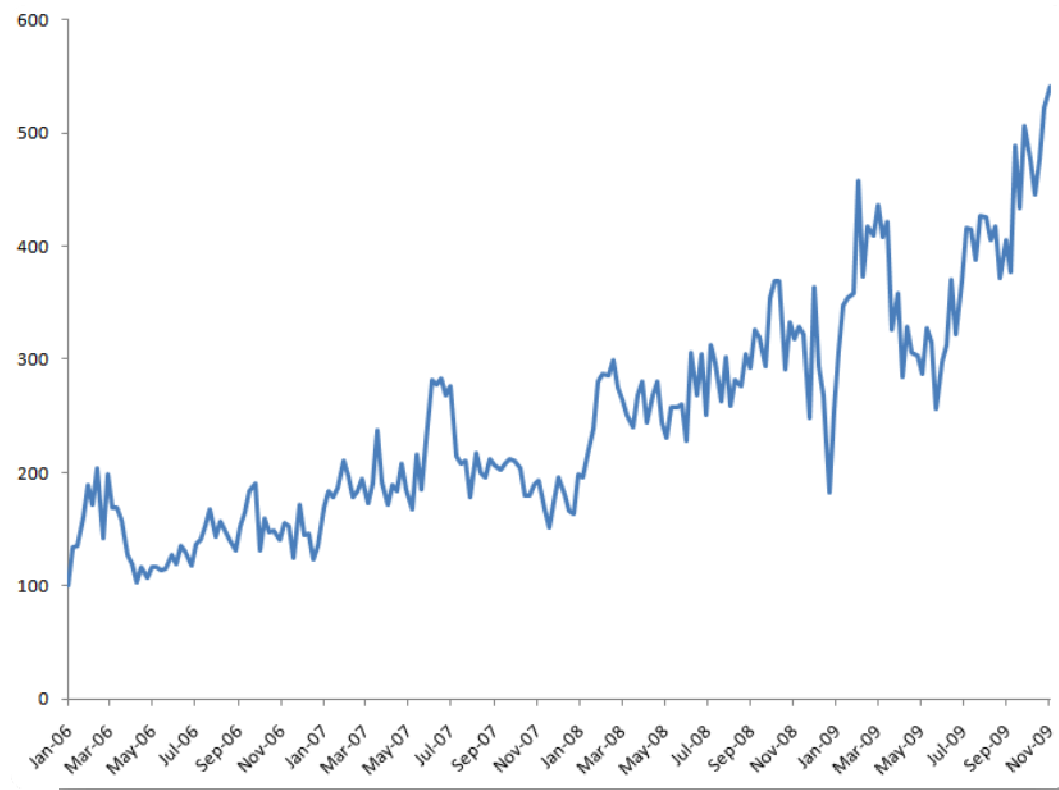
Rising searches

1.	insurance comparison quotes	Breakout
2.	compare insurance quotes	Breakout
3.	car insurance quotes	Breakout
4.	auto insurance quotes	Breakout
5.	insurance quotes	+300%
6.	car insurance comparison	+300%

More Consumers Are Looking to Buy Direct

Searches for direct insurance are up **30%** year/year, and up **60%** from two years prior

Web Search Volume: "direct auto insurance", 2006 - Present





Thank you!