



eCommerce + Wealth Management
Using the Internet to Enhance Client Relationships

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Demographics of Internet Users

Here is the % of each group who go online. As an example, 61% of women go online.

	<i>Go Online</i>
Women	61%
Men	66
<i>Age</i>	
18-29	78%
30-49	74
50-64	60
65+	25
<i>Race/ethnicity</i>	
White, Non-Hispanic	67%
Black, Non-Hispanic	43
Hispanic	59
<i>Community type</i>	
Urban	62%
Suburban	68
Rural	56
<i>Household income</i>	
Less than \$30,000/yr	44%
\$30,000-\$50,000	69
\$50,000-\$75,000	81
More than \$75,000	89
<i>Educational attainment</i>	
Less than High School	32%
High School	52
Some College	75
College +	88

Source: Pew Internet & American Life Project, May-June 2004 Tracking Survey. N=2,200 adults 18 and older. Margin of error is $\pm 2\%$ for results based on the full sample.

Differences between reports are a result of the methodologies used by the Pew Internet & American Life Project. The group conducts comprehensive studies that are aimed at answering a particular question and also conducts periodic tracking surveys to monitor trends. Where appropriate, the data cited on these pages and within the presentation are quoted from the cited report and/or tracking survey. No attempt was made to reconcile these differences.

Internet Activities

About 59% of American adults go online. That translates into approximately 120 million people. Here are the kinds of things they do

<i>Activity</i>	<i>Percent of those with internet access</i>	<i>Most recent survey date</i>
Send e-mail	92	Nov-04
Use a search engine to find information	84	May-June 2004
Search for a map or driving directions	84	Feb-04
Do an internet search to answer a specific question	80	Nov-Dec 2003
Research a product or service before buying it	78	Feb-04
Check the weather	78	Nov-04
Look for info on a hobby or interest	77	Nov-04
Get travel info	73	May-June 2004
Get news	72	May-June 2004
Buy a product	67	Nov-04
Surf the Web for fun	66	Nov-04
Look for health/medical info	66	Dec-02
Look for info from a government website	66	Aug-03
Buy or make a reservation for travel	62	Nov-04
Research for school or training	60	May-June 2004
Go to a website that provides info or support for a specific medical condition or	58	Nov-04
Watch a video clip or listen to an audio clip	56	Nov-04
Look up phone number or address	54	Feb-04
Do any type of research for your job	51	Feb-04
Look for political news/info	49	May-June 2004
Take a virtual tour of a location online	45	Nov-04
Bank online	44	Nov-04
Get financial info	44	Nov-04
Check sports scores or info	43	Feb-04
Look for info about a job	42	May-June 2004
Download other files such as games, videos, or pictures	42	Jun-03
Send an instant message	42	May-June 2004
Play a game	39	Nov-04
Listen to music online at a website	34	May-June 2004
Look for info about a place to live	34	May-June 2004
Look for religious/spiritual info	30	Nov-04
Search for info about someone you know or might meet	28	Sep-02
Log onto the internet using a wireless device	25	Nov-04
Chat in a chat room or in an online discussion	25	June-July 2002
Share files from own computer w/ others	24	Nov-04
Research your family's history or genealogy	24	March-May 2003
Look for weight loss or general fitness info	24	Jan-02
Participate in an online auction	23	Feb-04
Look for info about a mental health issue	23	June-July 2002
Use internet to get photos developed/display photos	21	August-October 2001
Create content for the internet	19	Oct-02
Download music files to your computer	18	Nov-04
Look for info on something sensitive or embarrassing	18	June-July 2002
Read someone else's web log or "blog"	17	Feb-04
Take part in an online group	16	Oct-02
Visit an adult website	15	May-June 2004
Download video files to your computer	14	Nov-04
Buy or sell stocks, bonds, or mutual funds	13	Nov-04
Send or receive an invitation to a meeting or party using an online invitation	12	Nov-04
Buy groceries online	12	March-May 2003
Make a donation to a charity online	12	Nov-04
Take a class online for college credit	10	Jun-03
Go to a dating website or other sites where you can meet other people online	9	May-June 2004
Take any other class online	8	Jun-03
Look for info about domestic violence	8	Dec-02
Make a phone call online	7	Jun-03
Create a web log or "blog"	5	Feb-04
Check e-mail on a hand-held computer	5	August-October 2001
Play lottery or gamble online	4	March-May 2003

Source: *Pew Internet & American Life Project Tracking surveys (March 2000 - present)*

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Ziegler's Web Sites

Ziegler has created numerous web sites to serve its diverse clients. Listed below are the sites that we currently offer.

www.a2zccrc.com

A2ZCCRC is a premier Financial Statement, Peer Modeling Tool for Senior Living/Continuing Care Retirement Community industry. Offered by our Senior Living Investment Banking Group, this service is available for CCRC business managers/CFOs.

www.bondsareback.com

Ziegler is the nation's leading underwriter of debt for the not-for-profit senior living industry, and is ranked among the top six underwriters nationally for the combined senior living and health care industries. (Source: Thomson Financial Securities Data). We've been underwriting bonds for churches since 1913, and are also a leader in that industry segment.

www.northtrackfunds.com

North Track offers a variety of individual funds to satisfy most investment objectives including a combination of index and actively managed mutual funds - with the core, or primary growth holdings, made up of sector-specific index funds.

www.taxesavvyinvesting.com

Ziegler Investment Consultants know that taxes can take a real bite out of your returns. That's why we have assembled an array of products and services that will help you take a bite out Uncle Sam's wallet.

www.ziegler.com

The Ziegler Companies, Inc. and its wholly owned subsidiaries are principally engaged in investment banking, financial advisory, investment advisory, asset management, retail brokerage, fixed income institutional sales and trading, and related financial services. These services are provided to institutions, businesses and individuals.

www.zieglerassetmanagement.com

Ziegler Asset Management provides investment and asset management consulting services, structures and manages equity, fixed income and balanced portfolios. Clients include health care, senior living organizations, financial services organizations, corporations, municipalities and not-for-profit entities.

www.zieglerhealthcare.com

Ziegler Healthcare Capital, LLC is a leading provider of mezzanine capital to privately held long-term care companies throughout the United States. The Fund seeks to fill the gap in the private capital markets between senior debt lenders and private equity investors.

www.zieglerhealthcarefinance.com

Ziegler's team of healthcare finance professionals advise and aid a variety of healthcare institutions in accessing capital markets and positioning the healthcare provider for the future.

www.zieglerloan.com

Since 1913, the Ziegler Church and School Investment Banking Group has been providing churches and schools nationwide with long-term financing solutions. Ziegler's fixed-rate loans combined with low interest rates create an attractive option for any organization.

www.zieglerpersonalinvesting.com

Our professional investment consultants provide advice and tailored financial solutions for individual investors and small businesses including retirement planning, wealth management, college funding, tax planning, estate planning, insurance planning and managed accounts.

www.zieglerresearch.com

Ziegler has created and launched a free web site, ZieglerResearch.com, a web site that catalogues disclosure information about bonds sold to finance hospital and senior living projects, providing registered borrowers, investors, and certain members of the credit community and other users research and credit surveillance capabilities.

www.zieglerseniorlivingfinance.com

Ziegler delivers financial services to CCRCs and senior living providers including investment banking, FHA mortgage, financial risk management, investment management, capital/strategic planning, mergers and acquisition services and industry research.

Integrating the Internet into Your Marketing Plan

If I were an investment consultant I would...

Personally be prepared for clients who are online

- Thoroughly know the content within the PI site
- Use PI content regularly..
- Be a NetXChange Client expert
- Be a finance portal expert (Yahoo Finance, MSN Money)
- Use ZNet to manage client data including email *addresses*

Get involved in online activities

- Join online broker listings
- Commit to and offer a free financial analysis to prospects visiting the PI site
- Add your seminars to the PI calendar
- Note: Chat rooms are a compliance nightmare

Encourage clients to get online

- Obtain email *addresses* from all my clients and prospects
- Encourage clients to sign up for "Online Account Information" (NetXChange Client)
- Regularly promote & encourage my clients to visit PI
- Point clients to finance portals & investor education sites
- Encourage clients to refer the PI site to others

Passively promote the Personal Investing site

- Change my email signature to include the PI site address
- Change my business cards to include the PI site address
- Change my letterhead to include the PI site address
- Change my presentations to include the PI site address

Actively promote the Personal Investing site

- Call clients to announce the site
- Send letters & emails announcing the PI site
- Create postcard takeaways for seminars with the PI address
- Use PI address in advertising materials

Regularly communicate with clients

- Send letters & emails announcing new products found on the site
- Send letters & emails announcing articles, newsletters etc.
- Send electronic greeting cards
- Send email links to other Internet content
- Send postcards to clients with links to new content

Collaborate, Educate and inform clients using online resources

- Conduct periodic "Online Portfolio Reviews" with my clients
- Step clients through calculators to sell then concepts
- Host mini seminars online using content with the PI site
- Point clients to finance portals & investor education sites
- Conduct presentations online using presentations found in the PI site

Seek out client online needs

- Ask for client feedback regarding the PI site
- Listen for and make suggestions on ways to improve the PI site
- Let clients know when we incorporate their ideas
- Create content for the PI site

Include Internet activities within my marketing plan

- Map my client's needs to the offerings within PI
- Find gaps in client needs and fill them
- Create an Internet promotional plan

Possible Wealth Management Internet Marketing Plan

1. Map Clients to a Planning Activity:

First Name	Last Name	email Address	Asset Allocation	Retirement Planning	College Funding	Tax Planning	etc.
Susan	Acquisto	profhealt5@aol.com		X	X	X	
Karen	Adams	kadams@gsi.org	X	X			
Zahra	Afkari	zahra.afkari@radiangroupinc.com		X			
Curtis	AIA	crj@sfcs.com		X			
Christine	Albano	albano728@aol.com			X		
Jeffrey	Aleshire	jmale@susqbkmd.com		X			

2. By Planning Activity, Map Clients to Investment Products

Retirement Planning:

First Name	Last Name	email Address	IRAs	401(k) Rollovers	403(b) (7) Custodial
Susan	Acquisto	profhealt5@aol.com		X	
Karen	Adams	kadams@gsi.org			X
Zahra	Afkari	zahra.afkari@radiangroupinc.com	X		
Curtis	AIA	crj@sfcs.com	X		

College Funding:

First Name	Last Name	email Address	CESA & 529 Plans	Tuition Credits	Uniform Gifts to Minors
Susan	Acquisto	profhealt5@aol.com	X	X	
Christine	Albano	albano728@aol.com		X	X

3. Using Approved Scripts, Create Timeline for Online Activities

First Name	Last Name	email Address	Script	Format	Deliver	Phone Call
Susan	Acquisto	profhealt5@aol.com	Retirement Planning	email	1/15/2005	1/30/2005
Karen	Adams	kadams@gsi.org	Retirement Planning	email	1/15/2005	1/30/2005
Zahra	Afkari	zahra.afkari@radiangroupinc.com	Retirement Planning	email	1/15/2005	1/30/2005
Curtis	AIA	crj@sfcs.com	Retirement Planning	email	1/15/2005	1/30/2005
Susan	Acquisto	profhealt5@aol.com	College Funding	email	2/15/2005	2/28/2005
Christine	Albano	albano728@aol.com	College Funding	email	2/15/2005	2/28/2005
Susan	Acquisto	profhealt5@aol.com	Retirement Products	email	2/15/2005	2/28/2005
Karen	Adams	kadams@gsi.org	Retirement Products	email	2/15/2005	2/28/2005
Zahra	Afkari	zahra.afkari@radiangroupinc.com	Retirement Products	email	2/15/2005	2/28/2005
Curtis	AIA	crj@sfcs.com	Retirement Products	email	2/15/2005	2/28/2005
Susan	Acquisto	profhealt5@aol.com	College Funding Products	email	3/15/2005	3/31/2005
Christine	Albano	albano728@aol.com	College Funding Products	email	3/15/2005	3/31/2005
Susan	Acquisto	profhealt5@aol.com	Quarterly Featured Article	email	3/15/2005	n/a
Karen	Adams	kadams@gsi.org	Quarterly Featured Article	email	3/15/2005	n/a
Zahra	Afkari	zahra.afkari@radiangroupinc.com	Quarterly Featured Article	email	3/15/2005	n/a
Curtis	AIA	crj@sfcs.com	Quarterly Featured Article	email	3/15/2005	n/a
Christine	Albano	albano728@aol.com	Quarterly Featured Article	email	3/15/2005	n/a
Jeffrey	Aleshire	jmale@susqbkmd.com	Quarterly Featured Article	email	3/15/2005	n/a
Susan	Acquisto	profhealt5@aol.com	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005
Karen	Adams	kadams@gsi.org	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005
Zahra	Afkari	zahra.afkari@radiangroupinc.com	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005
Curtis	AIA	crj@sfcs.com	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005
Christine	Albano	albano728@aol.com	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005
Jeffrey	Aleshire	jmale@susqbkmd.com	Q1 Online Portfolio Review	Phone/Online	n/a	4/15/2005