



Microsoft®
Money2003
Deluxe

Reviewer's Guide

August 2002



**CNBC on MSN® Money
And Microsoft® Money 2003**

**Reviewer's Guide
August 2002**

For more information, press only:

AnnMarie Coe
Weber Shandwick
(425) 452-5463
acoe@webershandwick.com

Danielle Adams
Weber Shandwick
(425) 452-5412
dadams@webershandwick.com

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Introduction

In light of the current market environment, now more than ever, people are seeking reliable, objective, useful resources to help them take charge of their finances and make smarter financial decisions. They want a personal finance service tailored to their particular lifestyle and the way they manage their money. With a commitment to providing enhanced security and a complete and useful collection of financial management products, Microsoft has introduced the newest version of CNBC on MSN® Money and the latest edition of Microsoft® Money software.

As a separate product, MSN Money is best for consumers who are primarily interested in getting information quickly and want a current snapshot of their overall financial situation (account balances, stock quotes, breaking news, etc.). It is designed for consumers who want their home for financial management activities to be online, accessible for free any time, any place and on any device. On its own,



carefully track budgets, with detailed categorizations; have precise financial goals; and want to deeply analyze their financial situations.

Microsoft Money 2003 is best for consumers who feel a need to go into greater depth managing money. They want to

Used together, MSN Money and Money 2003 are a tightly integrated powerful financial solution that combines the timeliness of the Internet with the deep analysis of the software to give consumers a complete system for money management. Consumers can easily link their account information between the MSN Money portfolio manager and their records in Money. Updates to one are automatically reflected in the other. Stock quotes and rate information in Money 2003 are downloaded from MSN Money, and consumers can easily access their Microsoft Money files on the MSN Money site when away from their PC. MSN Money and Microsoft Money 2003 offer Microsoft Passport protection. Personal data is encrypted, helping ensure a secure sign-in and user experience.

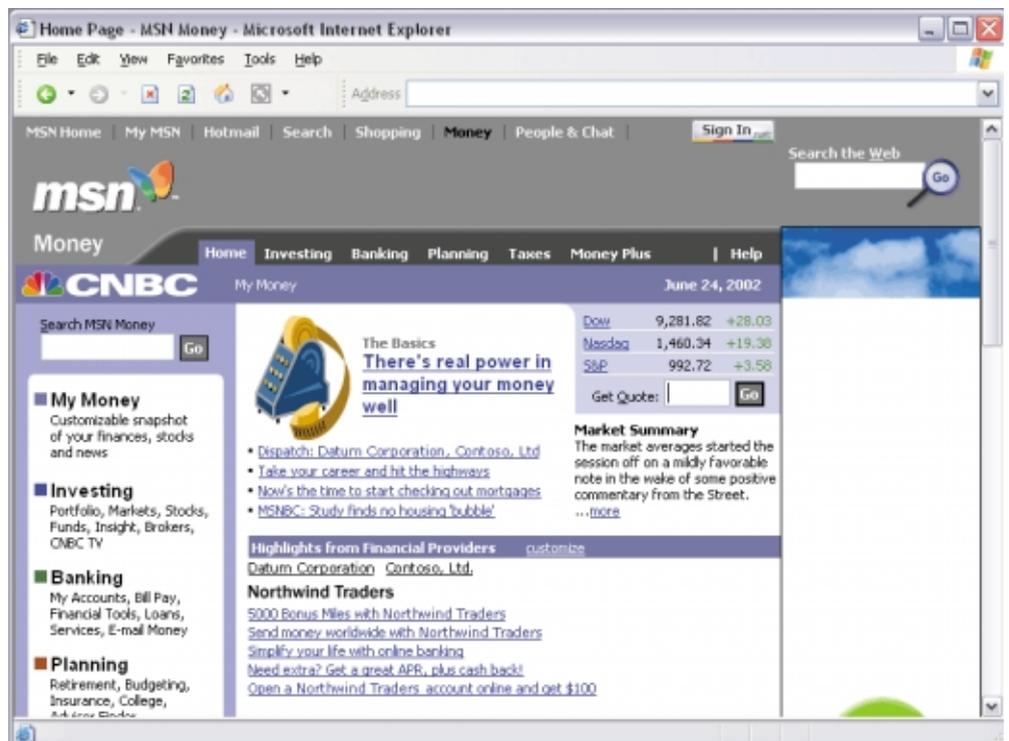


With the newest versions of the online personal finance service and software, Microsoft delivers on its commitment to providing consumers with advanced resources for efficiently and securely handling all aspects of their personal finances. This guide introduces the new version of MSN Money and outlines what's new with Money 2003 while describing how each of these powerful resources helps consumers review, understand and improve their finances.

CNBC on MSN Money

CNBC on MSN Money

The Internet continues to be the greatest resource available for helping people learn about and manage their personal finances quicker and more efficiently. More consumers are finding that financial management is an activity uniquely suited for the Web, which is available 24 hours a day, seven days a week. Consumers can access the Internet from their home, office or portable device – any time, anywhere.



▲ CNBC on MSN Money

The following figures show the increasing popularity of online financial management:

- ▶ More and more consumers are moving money online. For example, online bill payment activities rose 12.5 percent from 2000 to 2001 (*Source: Jupiter Media Metrix Inc., 2002 — <http://www.jup.com/>*).
- ▶ Account aggregation continues to be a hot trend. Analysts predict that 19 million Americans will use aggregation services by 2003 (*Source: Celent Communications LLC, 2001*).
- ▶ People are beginning to use the Web for tax preparation and filing as commonly as they use ATMs for withdrawing money. After the online tax market experienced growth rates of 400 percent and 140 percent in 2000 and 2001, respectively, Forrester Research Inc. believes it will grow by only 50 percent in 2002, to 4.5 million households (*Source: Forrester Research, 2002*).

When the award-winning Microsoft Investor site was launched five years ago, times were different. The Internet was primarily a toy for the technology-savvy. But Microsoft knew the Web offered inherent advantages that would make it a particularly powerful tool for people to better manage their finances. The original site, Investor, was later renamed MSN MoneyCentral® to reflect the broader focus and offerings. Last year, the site expanded again to become CNBC on MSN Money, bringing breaking news from CNBC together with award-winning tools and editorial content from Microsoft all in one place on the Web.

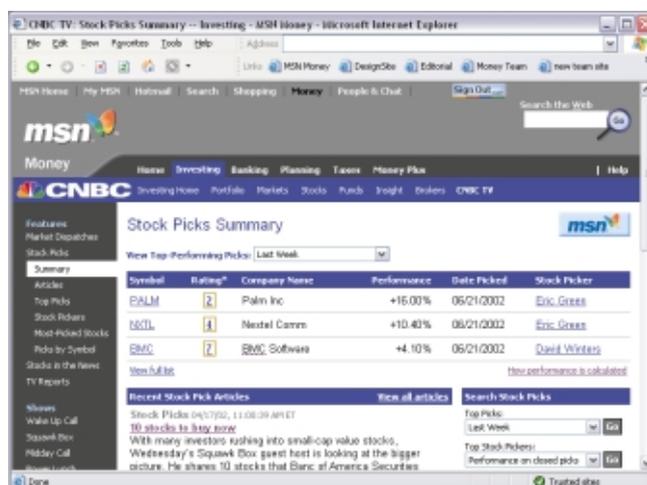
Today, the CNBC on MSN Money Web service has expanded with even more useful, powerful tools and services alongside breaking news, expert insight and leading content from an esteemed editorial staff. With step-by-step workshops, guidance from financial experts, a quick reference tool for answers to financial questions, context-sensitive help, several quizzes and planning calculators, and breaking financial news specific to money management, the site is a personal finance powerhouse. The information and tools are conveniently organized by financial topic in the following departments: My Money, Investing, Banking, Planning and Taxes. MSN Money is easy to use and navigate and is customizable, making it simple for consumers to get their personal finances under control.

MSN Money, available at <http://money.msn.com/> or <http://www.cnbc.com/> or by visiting MSN, is accessible using any Internet browser. The following chart outlines the new and enhanced features.

New and Enhanced Features

INVESTING: Helping investors follow breaking financial news, track stock and fund holdings, and find and research new investing opportunities

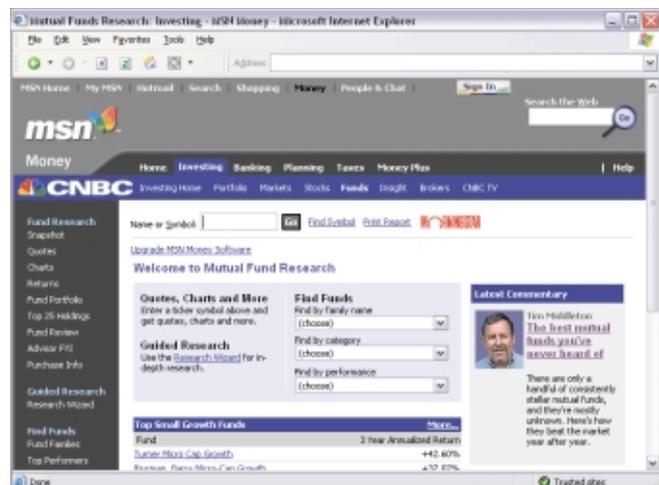
STATUS	FEATURE	DESCRIPTION
New	CNBC Stock Pick Analysis	Investors can monitor and analyze stock picks made by financial experts appearing on CNBC-TV to determine which experts make the most profitable picks. They can also search for recent articles mentioning designated stock pickers.



▲ CNBC Stock Pick Analysis

STATUS	FEATURE	DESCRIPTION
Enhanced	Markets Home Page	Investors can make smarter decisions with the redesigned Markets home page. The section now includes market internals (daily advancers/decliners and unchanged information for the NASDAQ and New York Stock exchanges), foreign currency rates, key index futures and Market Dispatches from CNBC, all in one convenient location.
Enhanced	Stock Research Home Page	Redesigned to include more tools and resources, the Stocks home page makes researching stocks more efficient than ever.
Enhanced	Portfolio Manager	Investors can now create and save up to five customized views to more easily track portfolio performance from all angles. They can get more data from the StockScouter stock-rating system, including rating summaries and overall score via the enhanced Portfolio Review. And they can check StockScouter info in the Stock List view on MSN Messenger.
Enhanced	Stock Screener	The comprehensive Stock Screener includes near-real-time screening and supports an extended range of screening parameters. Besides the existing 550 search criteria, investors can use Stock Screener to search by current intraday data, risk expectation, return expectation and StockScouter data (sector, market capitalization or growth vs. value).

STATUS	FEATURE	DESCRIPTION
New	CNBC-TV Guest Alerts	Investors receive a notification via MSN Messenger Service, e-mail and/or the MSN Money Web site when relevant company executives are scheduled to appear on CNBC-TV.
New	Earnings Calendar	Powered by Corporate Communication Broadcast Network Inc., a leading provider of Internet-based shareholder communications, the new Earnings Calendar provides a picture of scheduled and proposed earnings announcements and other important corporate events as well as access to audio conference calls.
New	Key Developments	Through an alliance with Multex, a global provider of investment information, investors can view key developments for a given company and stay up to date on important events that may affect their holdings. Consumers can filter and display to focus on a company's earnings or product-related developments, or view a chronological list of all developments.
Enhanced	Mutual Fund Research	Featuring comprehensive, up-to-date information from Morningstar Inc., the new Mutual Funds Research section allows investors to efficiently research mutual fund options and monitor fund holdings. They can see a complete overview of a specific fund on the Snapshots page.



▲ Mutual Fund Research

BANKING: Information and tools consumers can use to manage their day-to-day finances

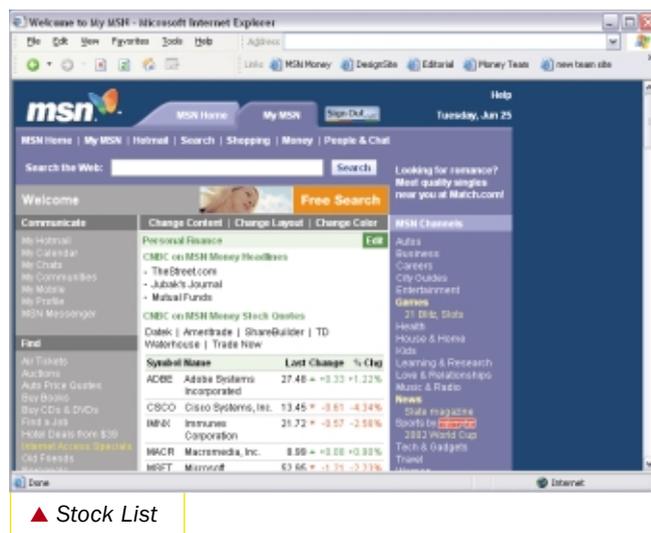
STATUS	FEATURE	DESCRIPTION
<i>New</i>	Funds Transfer	Now, consumers can move money among checking, savings and brokerage accounts as well as between financial institutions. The feature is conveniently integrated with MSN Bill Pay, so once a consumer is enrolled in bill pay, he or she is enrolled in funds transfer and vice versa.
<i>Enhanced</i>	MSN Bill Pay	With enhancements to MSN Bill Pay, consumers can sort a database of past e-bills by payee or date, and can now save the sorted list for quicker reference when managing bills in the future. In addition to the option of paying all bills online, consumers now can receive and view bill statements online from more than 200 companies.

Departments

MSN Money is conveniently organized by financial activity, making it easy for consumers to navigate the site and locate the tools and information they need, where and when they need them. In addition to the many new and enhanced features outlined in the preceding chart, the departments — My Money, Investing, Banking, Planning and Taxes — feature the sophisticated, award-winning personal finance tools and services Microsoft is known for.

Cross-Department Features

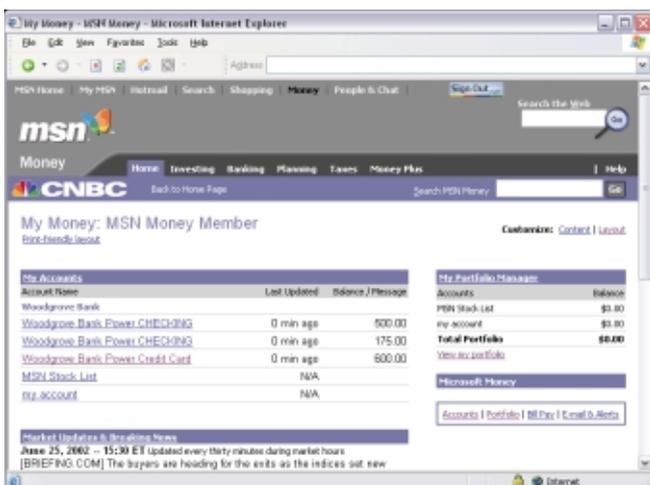
As a key pillar of MSN, the No. 1 Internet portal worldwide, MSN Money provides the network's millions of users with a one-stop resource for their financial management needs. Tight integration throughout the departments and across the MSN network helps ensure that consumers have convenient access to their personal financial information any time and any place. Following are just some of the cross-department features:



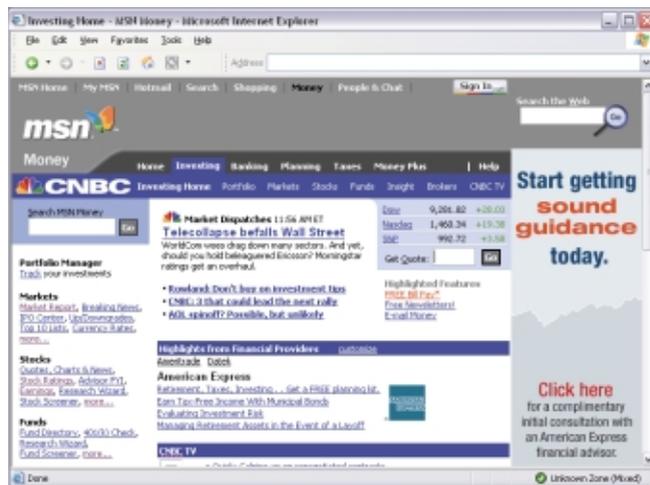
- ▶ **MSN Stock List.** Investors can set up a stock list once and then track favorite holdings any time, anywhere across MSN, including MSN Explorer, MSN Messenger, msn.com, My Money and the Portfolio Manager, as well as on mobile and handheld devices.
- ▶ **MSN Messenger Stock and Account Alerts.** Investors can receive timely alerts — without even being on the MSN Money site — whenever a selected stock goes above or below a certain price threshold. The alerts can be customized by percentage increases or decreases, as well as by volume of price movement. In addition, consumers can receive alerts to notify them when a checking or savings account falls below a specified balance.
- ▶ **Step-by-step workshops.** Each department includes valuable step-by-step workshops, which walk consumers through a series of articles, quizzes and software tools that help consumers make informed decisions about financial issues.
- ▶ **Community.** Unlike other message boards, the MSN Money Community allows consumers to directly “Ask the Experts” personal finance questions about investing, taxes, retirement and estate planning, budgeting, insurance, or other related topics. MSN Money experts are on hand daily to answer questions across the message boards.

My Money

The customizable My Money section provides a quick financial overview: consumers can view their financial account balances and transactions, review a portfolio, check out Microsoft Money account information, read the latest financial market updates and breaking news, and pay bills – all in one place.



▲ My Money



▲ Investing Home

Investing

The Investing department provides the essential information and tools necessary to create and manage portfolios, track and research investments, and weigh new investment opportunities. In addition to the new and enhanced features, such as the CNBC-TV Guest Alerts, Earnings Calendar, Key Developments and redesigned Markets and Stocks home pages, the Investing section includes the award-winning tools and resources investors have come to rely on when making decisions.

► **StockScouter.** This unique stock-rating system, recognized as one of the most useful online stock research tools, enables consumers to quickly and objectively assess a stock's potential for outperforming the broader market within a specific time frame. Using a quantitative methodology, StockScouter evaluates and ranks return expectations daily for thousands of North American stocks. It also integrates with the award-winning Portfolio Manager, Research Wizard and Stock Screener, allowing consumers to review a wide range of information as they explore investment opportunities.

► **CNBC Ticker.** Whether on MSN or surfing the Web, consumers can stay connected with the market. The detachable stock ticker features streaming quotes and relative price movements across the Dow, Nasdaq and S&P 500 as well as news headlines that consumers can categorize as they like.

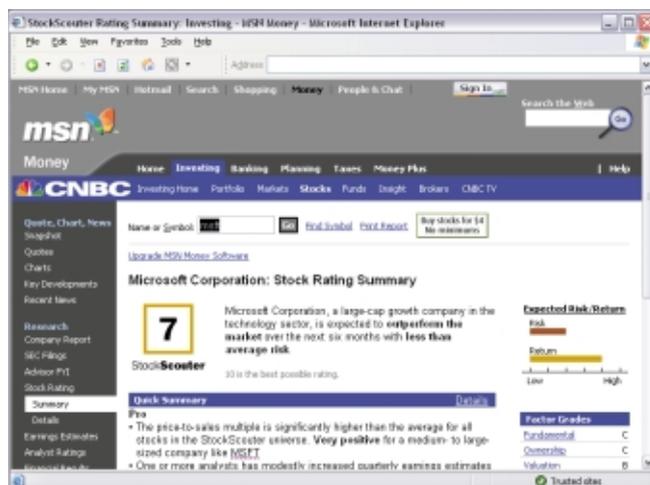
► **CNBC-TV Anchors and Reporters.** Consumers can get to know the anchors and reporters behind CNBC-TV's business news by reading about the experiences, education and responsibilities of popular personalities such as Maria Bartiromo, Bill Griffeth, Sue Herera, Ron Insana and Joe Kernen.

► **Top investment columnists.** MSN Money delivers even more expert viewpoints through daily commentary from its esteemed editorial staff of investment columnists and contributors as well as investing experts such as Jim Jubak and Jon Markman.

► **Advisor FYI™ alerts.** With these customizable alerts, consumers can monitor key events or changes, such as stock splits, earnings revisions, upgrades and downgrades, or unusual price and trading volume activity that affect investments.

► **Research Wizard.** Consumers can walk through the evaluation of a stock's fundamental data as this wizard explains key issues and important values to consider with a new investment.

► **Real-time intraday charts and stock quotes.** Investors can check real-time intraday price charts for the day, the last five days, or the last 10 days to identify daily trading patterns.

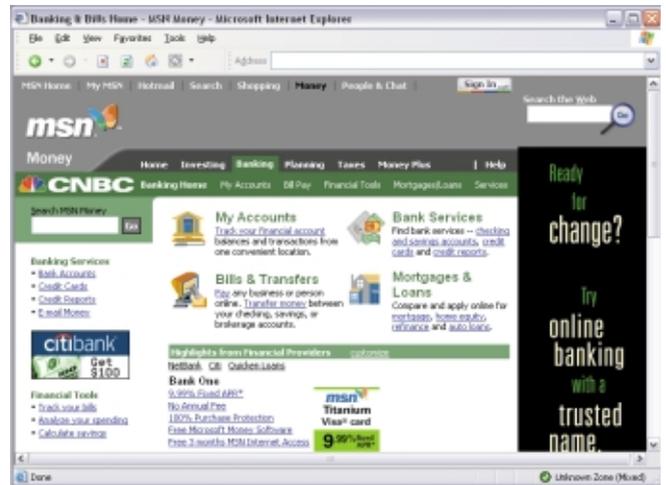


▲ StockScouter

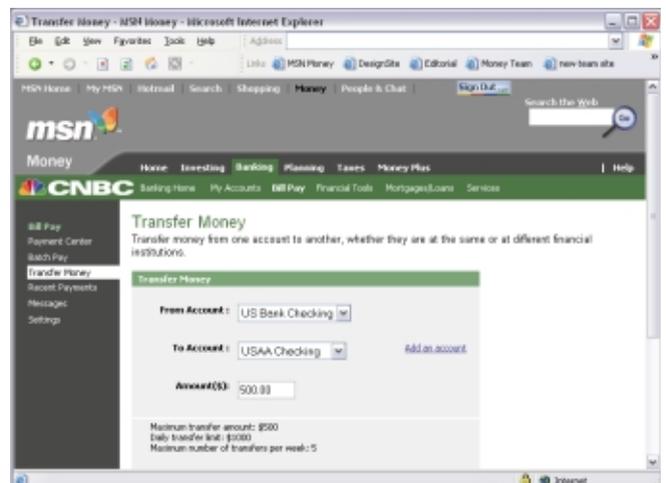
Banking

In the Banking section, consumers can take charge of their day-to-day financial transactions such as tracking account balances, paying bills, making person-to-person payments and researching lending options. In this section, consumers now can transfer funds, as well as compare banking fees and interest and credit card rates, and review a credit report.

- ▶ **My Accounts.** Consumers can view their current checking, savings, credit card and investment account balances and transaction detail from more than 1,200 financial institutions. The section provides quick access to deeper online banking tasks via links to various financial institutions' sites.
- ▶ **Online Payments.** With this feature, consumers can take control of their day-to-day financial transactions, such as tracking account balances, paying bills, transferring funds and making person-to-person payments.
- ▶ **Mortgages & Loans.** Consumers can access a selection of financing services to research and apply for mortgage, home equity, refinance and auto loans. These services are provided by leading financial institutions such as Bank One, Citibank, LendingTree Inc., NetBank Inc. and Quicken Loans Inc.



▲ Banking Home

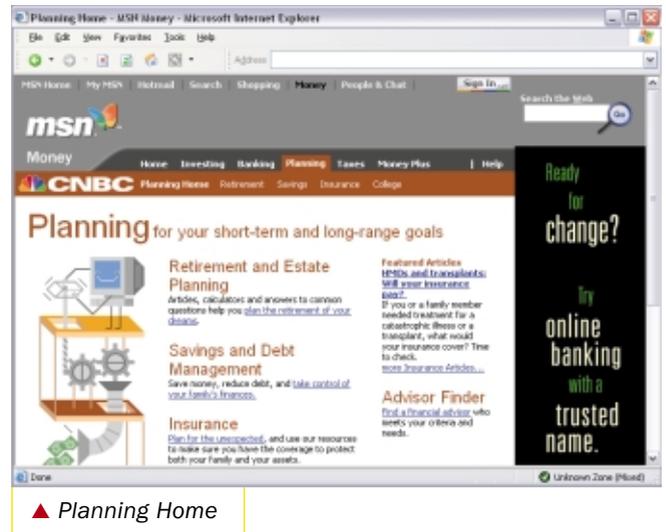


▲ Funds Transfer

Planning

The Planning section assists consumers with retirement and estate planning, savings and debt management, insurance, and family and college finances. This section of the site helps consumers devise a plan to meet short- and long-term finance goals. Resources found in this section, including a variety of calculators and evaluation tools, help with the financial aspect of some of life's most important events. Following are just a few of the tools located in this area:

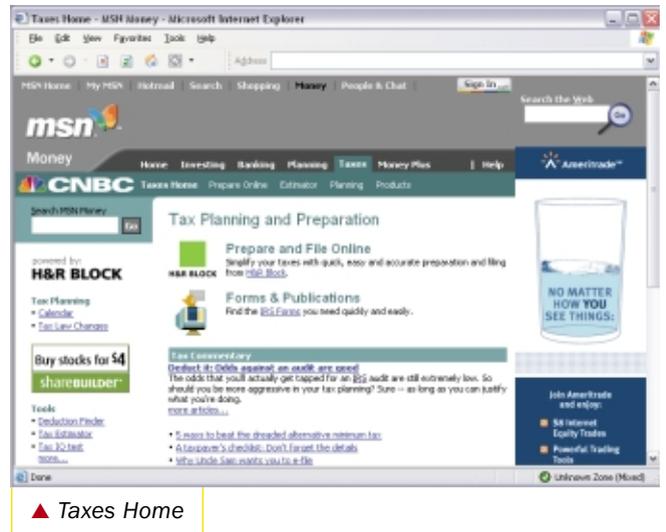
- ▶ **Retirement Planner.** Using the innovative Retirement Planner, powered by mPower.com Inc., consumers receive personalized guidance for reallocating investments and optimizing 401(k) and other retirement plan holdings.
- ▶ **Advisor Finder.** Consumers can find the right financial advisor using a sophisticated system to match personal needs with thousands of prescreened professional advisors. Advisor Finder refers consumers to an advisor who can understand their situation best and advise them on their taxes, insurance, investing, retirement and estate planning needs.
- ▶ **Kids' Cost Table.** This cost table helps users understand the financial reality of raising children from infancy to adulthood.
- ▶ **Saving and spending tools.** Consumers can get a clear picture of their personal saving and spending challenges by starting with the Spending Quiz to determine what kind of money manager they are. They can use the Debt Evaluator to discover their debt vs. income ratio and required monthly payments, and use the Debt Consolidator to determine the money they could save by consolidating all debts into one.
- ▶ **College planning toolkit.** Using powerful tools and information from FastWeb Inc., consumers can plan for education expenses in an overall financial plan. They can also find college information by name or state using the College Search function and learn about and apply for more than 400,000 scholarships with the Scholarship Search Wizard.



Taxes

MSN Money offers everything tax filers need for electronic tax preparation and filing, and those who prefer a less stressful approach to taxes will find information and tools they can use the other 364 days of the year. Following are a few examples of the resources in the Taxes area designed to reduce the paperwork and simplify the process of filing returns:

- ▶ **Multiple filing solutions.** Taxpayers have more choices in one place for filing returns, whether they want to file online, print ready-to-file forms or use tax preparation and filing software.
- ▶ **Expert tax tips.** Consumers can seek guidance to specific tax questions; review money-saving tax tips; and read articles by Jeff Schnepfer, MSN Money financial expert, author and tax attorney. Schnepfer explains many of the costs and processes involved in tax filing, offers money-saving suggestions, and clarifies some of the longstanding myths associated with the tax system.
- ▶ **Tax information.** Through forms, articles, tips and tables, tax filers can check out the most recent changes to tax laws and tax rates, consult a tax calendar, find tips on avoiding an audit, and compare deductions with U.S. averages. Powerful tools such as the Tax Estimator and Deduction Finder also help prevent overpaying taxes.



Experts

The extensive volume of finance-related information on the Web can be daunting without guidance, so MSN Money has enlisted a team of highly qualified experts in the financial arena to help. They write articles and columns on topical investing and other personal finance issues and regularly respond to questions posted on message boards in the MSN Money Community such as Your Money, Tax Corner, Start Investing, SuperModels with Jon Markman, and Market Talk with Jim Jubak.



Jim Jubak: *Investing*

Jubak is senior markets editor for MSN Money and is based in New York. Previously, he served as senior financial editor at Worth magazine

and as editor of Venture magazine. Jubak was a Bagehot Business Journalism Fellow at Columbia University and is the author of "The Worth Guide to Electronic Investing." His column, Jubak's Journal, appears on MSN Money every Tuesday and Friday.



Jon Markman: *Investing*

Markman is managing editor at MSN Money. He was formerly an executive news editor, investments columnist and investigative reporter at the Los Angeles

Times. He specializes in momentum investing and the use of stock-screening software, which he describes in his regular SuperModels column on MSN Money. He has published a best-selling book about his techniques called "Online Investing: How to Find the Right Stocks at the Right Time."



Timothy Middleton: *Mutual Funds*

Middleton is the mutual funds columnist for MSN Money. Formerly a columnist for the New York Times, he has been a financial writer for more than two decades,

tracking the domestic market for the European edition of the Wall Street Journal and writing for publications such as BusinessWeek and Bloomberg Personal. He appears regularly on WCBS Radio in New York.



Liz Pulliam Weston: *Investing, Financial Planning and Taxes*

Weston is a personal finance columnist for MSN Money and author of the question-and-answer column

"Money Talk," which appears in newspapers throughout the country. Formerly a personal finance writer for the Los Angeles Times, Pulliam Weston is a graduate of the certified financial planner training program at University of California, Irvine.



Mary Rowland: *Investing, Mutual Funds and Financial Planning*

Rowland has been writing about personal finance and investing for more than 20 years. She was the

Sunday New York Times personal finance columnist from 1989 to 1995. Her articles have been featured in Fortune, Worth, BusinessWeek, Bloomberg Personal, Money, Woman's Day, Family Circle, McCall's, Ladies' Home Journal and USA Today. She is the author of several books on personal finance, the most recent being "The New Commonsense Guide to Mutual Funds."



Jeff Schnepfer: *Taxes*

Schnepfer is the author of the best-selling book, "How to Pay Zero Taxes," which is in its 15th edition. He has written several other books on finance

and taxation, including "How Much Is It Worth? Asset and Business Valuation" and "Inside IRS: How Internal Revenue Works (You Over)." A former professor of taxation, accounting and finance, Schnepfer has argued before the U.S. Supreme Court and has appeared on numerous national and local television programs.

CNBC on MSN Money Content Providers

Quotes, research, news and other content MSN Money is provided by these industry-leading sources:

- ▶ American Express Financial Advisors
- ▶ Ameritrade Holding Corp.
- ▶ Bank One Corp.
- ▶ Bank Rate Monitor Inc.
- ▶ Briefing.com Inc.
- ▶ Business Wire
- ▶ Camelback Research Alliance Inc.
- ▶ CCH Inc.
- ▶ Charles Schwab Corp.
- ▶ Charter Media Inc.
- ▶ CheckFree Corp.
- ▶ Citigroup Inc.
- ▶ College Board
- ▶ Commodity Systems Inc. (CSI)
- ▶ Computershare Analytics
- ▶ Corporate Communication Broadcast Network
- ▶ Dalbar Inc.
- ▶ Datek Online Holdings Corp.
- ▶ Dow Jones & Co.
- ▶ eHealthInsurance Service Inc.
- ▶ Equifax Inc.
- ▶ E*Trade
- ▶ FastWeb Inc.
- ▶ Fidelity Investments
- ▶ Financial Data Concepts LLC
- ▶ FT Interactive Data Corp.
- ▶ Harrisdirect
- ▶ H&R Block Inc.
- ▶ Hoover's Inc.
- ▶ Instinet Corp.
- ▶ Insurance.com
- ▶ LendingTree
- ▶ Media General Financial Services Inc. (MGFS)
- ▶ Morgan Stanley Dean Witter Online
- ▶ Morningstar Inc.
- ▶ mPower
- ▶ MSN HomeAdvisor™
- ▶ MSNBC
- ▶ Multex.com Inc.
- ▶ National Association of Personal Financial Advisors (NAPFA)
- ▶ NetBank
- ▶ Net Earnings Corporation Inc.
- ▶ PaineWebber Inc.
- ▶ PR Newswire Association Inc.
- ▶ Quicken Loans
- ▶ Reuters News Media Inc.
- ▶ ShareBuilder Securities Corp.
- ▶ Standard & Poor's ComStock
- ▶ T. Rowe Price Associates
- ▶ TD Waterhouse Investor Services Inc.
- ▶ Thomson Financial
- ▶ Value Line Publishing Inc.
- ▶ The Vanguard Group Inc.
- ▶ Wall Street Access Corp.
- ▶ WebFN.com LLC
- ▶ Yodlee Inc.
- ▶ Zacks Investment Research Inc.

Microsoft Money 2003

Microsoft Money 2003

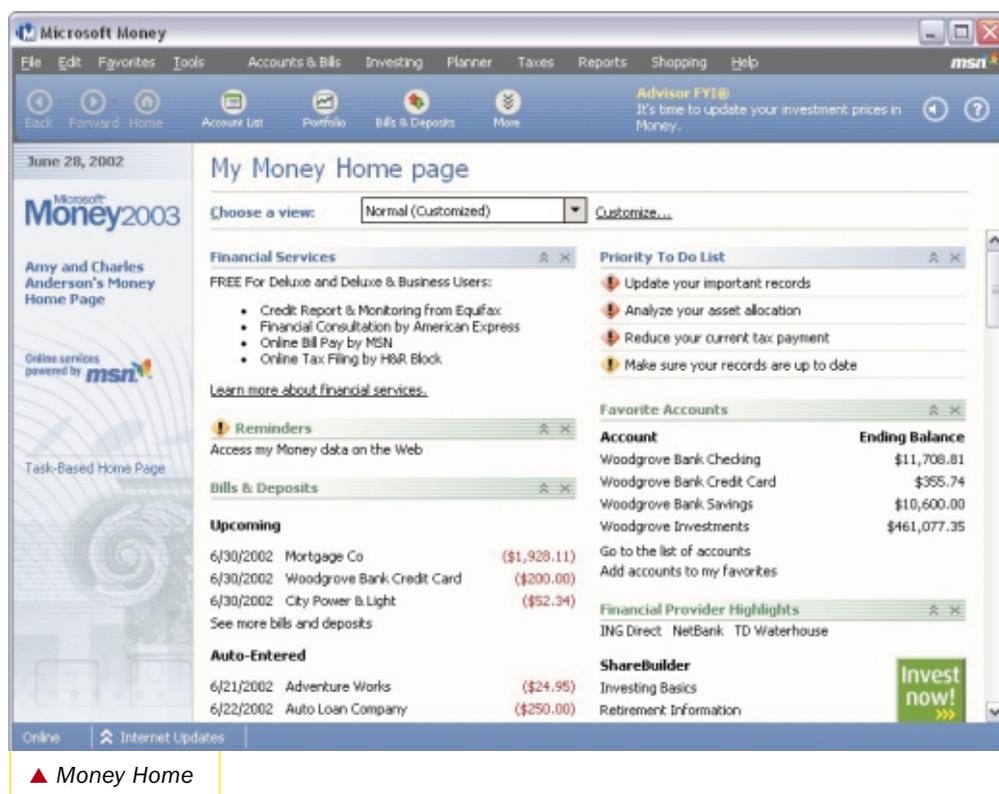
For the past 11 years, Microsoft has been committed to providing consumers with the easiest and most useful personal finance software available. With the launch of Microsoft Money 2003, Microsoft further delivers on that goal, making it even easier for consumers to manage their finances. This new version offers consumers an expanded array of financial management tools and services, providing consumers with an easy, more personalized, Web-integrated experience to help them better understand their investments and keep up to speed on the current market.

With today's changing economy and evolving financial trends, consumers are more concerned than ever about their investing activities – from researching stocks to optimizing retirement holdings. Users will find that Money 2003 offers an abundance of new investing features and services, leveraging the Web to provide relevant and timely information and allowing them to easily work toward their financial goals.

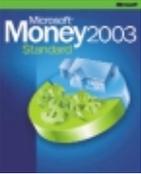
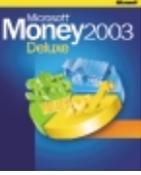
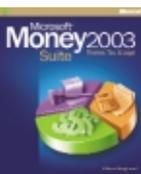
Because everyone's situation is different, Money 2003 is designed to provide personalized guidance that identifies ways users can improve their own financial situation. Money 2003 features even

more customization, allowing consumers to easily view their most relevant information. Consumers can create a personalized view of their home page and Portfolio Manager, and track their spending habits over time with Comparison Reports.

Money 2003 offers new and improved features across its various departments: Accounts & Bills, Investing, Planner, Taxes, Reports and Charts, and Shopping. With Money 2003, consumers can gain financial control and make smarter decisions.



Microsoft Money 2003 Fast Facts

PRODUCT	U.S. ESTIMATED RETAIL PRICE
 <p>Money 2003 Standard Money 2003 Standard helps users better organize and manage personal finances. It can be used to create a budget, reduce debt, balance a checkbook and pay bills.</p>	\$24.95 after \$10 rebate*
 <p>Money 2003 Deluxe Money 2003 Deluxe offers an expanded array of personal finance tools and features, including premium financial services valued at more than \$160. It can be used to manage daily finances, pay bills, track investments, prepare and file taxes, and plan for the future – all in one place.</p>	\$44.95 after \$20 rebate*
 <p>Money 2003 Deluxe & Business Microsoft Money 2003 Deluxe & Business helps users manage personal and small-business finances. Users can track their inventory, e-mail customer invoices, track business cash flow and manage payroll.</p>	\$64.95 after \$20 rebate*
 <p>Money 2003 Suite: Finance, Tax & Legal Microsoft Money 2003 Suite provides users with three programs to help them manage their personal finances and taxes and perform legal planning.</p>	\$74.95 after \$20 rebate*

*Certain rebate-offer restrictions apply. See product packaging for offer details.

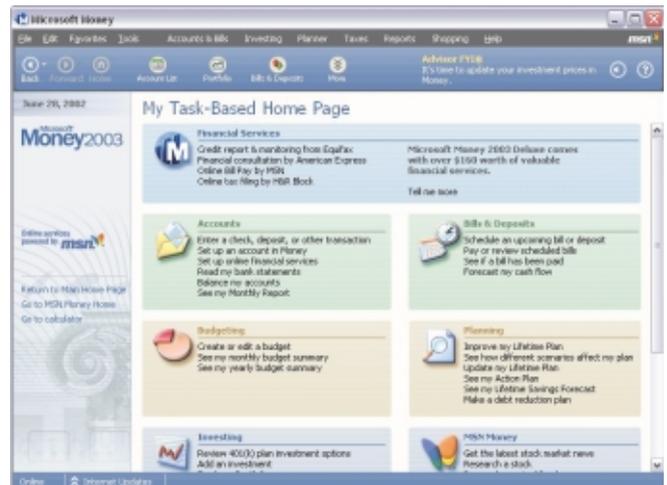
New and Enhanced Features

USEFUL SERVICES: Helping consumers create their complete personal financial picture

STATUS	FEATURE	DESCRIPTION
New	Valuable Financial Services	Money 2003 provides a collection of useful financial service offers valued at more than \$160 (U.S.), including one year of free online bill pay from MSN, online tax preparation and filing from H&R Block, credit monitoring and a credit report from Equifax Inc., and a consultation with an American Express financial planner.

HOME PAGE: Navigating quickly and easily

STATUS	FEATURE	DESCRIPTION
New	Home Page Task View	Consumers can quickly access the tasks most important to their financial needs. This new view provides a quick yet comprehensive snapshot of all a consumer's financial information on one screen.



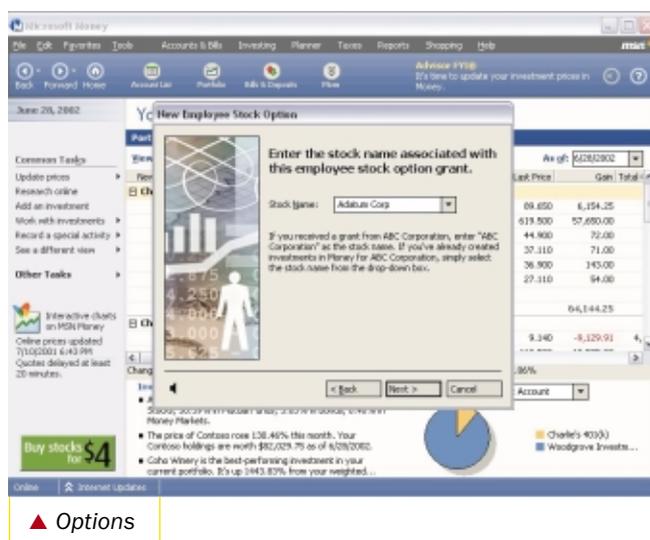
▲ Task-Based Home

REPORTS AND CHARTS: Gaining financial insight

STATUS	FEATURE	DESCRIPTION
New	Comparison Reports	With Comparison Reports, consumers can analyze spending over time by quickly and easily identifying spending habits and changes year by year in a variety of categories.

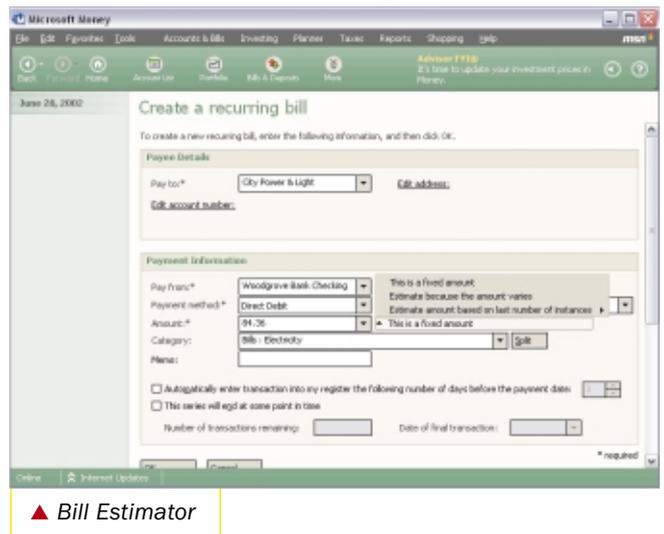
INVESTING: Expanding investment activities

STATUS	FEATURE	DESCRIPTION
New	Equity and Index Options	With the new Option Wizard tool, consumers can easily create and track equity and index options. They also can be guided through the process of exercising their existing options with the Exercise Wizard. They can also conveniently record and track all relevant options activities in the Money register.
New	Online Investing Research Center	With instant access to the MSN Money Online Investing Research Center, consumers get a better understanding of their investments and keep up to speed on the current market.
Enhanced	Portfolio Manager	With this feature, consumers can create a customized view of their investments and use it to create and save an unlimited number of custom portfolio views.
New	Historical Charts from MSN Money	When consumers click on a stock's chart symbol, Microsoft Money connects with MSN Money to provide a historical chart of that stock.
New	Advisor FYI Stock Alerts	Consumers can receive timely alerts on when to buy and/or sell stocks on the date and stock symbol selected.
New	Quote Manager	Consumers can manage file size and download times by automatically identifying inactive stock symbols and removing them from their Money file, enabling them to stay focused on important money matters.
New	Portfolio Highlights	Consumers can get a performance investment summary, helping them make more-informed investment decisions.
Enhanced	Portfolio Analysis	Stock ratings from the StockScouter stock-rating system on MSN Money now appear in the Portfolio Analysis, allowing consumers to quickly evaluate a stock's potential.



ACCOUNTS AND BILLS: Simplifying everyday financial tasks

STATUS	FEATURE	DESCRIPTION
New	Auto Balancing	With the new Auto Balancing feature, consumers can easily and accurately track their account balances. Once consumers download monthly statements from their financial institution, Money automatically balances the account register to help ensure that it is updated with the latest transactions.
New	Bills Outbox and Batch Bill Pay	Consumers can prepare and store bills any time – even when they're offline. In addition, they can save valuable time by submitting multiple payments at once with Batch Bill Pay.
New	Bill Estimator	Consumers can obtain a more accurate cash-flow forecast by automatically estimating upcoming bill amounts based on previous payments.
Enhanced	Advanced Bill Entry	Now, consumers can enter bills into their Money register before the actual due date, enabling them to have advance notice of upcoming transactions to help avoid overspending.



MSN MONEY: Accessing financial data any time, any place

STATUS	FEATURE	DESCRIPTION
Enhanced	MSN Money	Even when they are not using Money, consumers can easily access their financial data through MSN Money. Money 2003 offers improved roaming capabilities, ensuring that users can access their information any time, any place.

TAXES: Maximizing returns

STATUS	FEATURE	DESCRIPTION
Enhanced	Capital Gains Estimator	Consumers can create and save different scenarios to determine the best approach to selling their investments. In addition, the Loss Carryover feature helps map out strategies to further reduce capital gains taxes.
Enhanced	Tax Estimator	Now, consumers can view their previous year's tax return and compare it with data from the current year to get a close estimate of upcoming taxes.



▲ Capital Gains Estimator

Departments

Accounts and Bills

Performing basic financial tasks is easier than ever with the Accounts and Bills section. The process of tracking account balances, paying bills, creating a budget and managing cash flow is streamlined to help consumers gain control of their finances and plan for future financial obligations. The new Bills Outbox and Batch Bill Pay, Auto Balancing, and Bill Estimator tools, along with existing Money features and services, make daily financial management easier than ever.

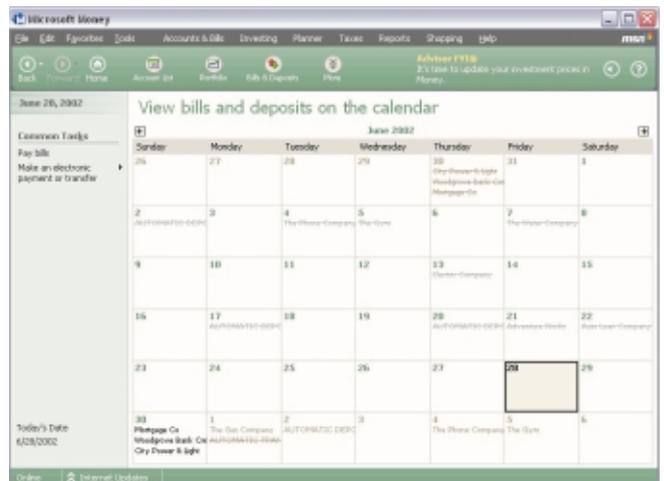
- ▶ **Online banking.** Consumers can forget about downloading transactions or manually inputting data – Money’s automated tools do it for them. Account data is automatically updated with the Background Banking tool, which connects to financial institutions to download data – even when Money is not running. Register Reconciliation automatically tracks spending transactions, eliminating the need for manual input. Online Service Manager simplifies the online setup process and automatically updates accounts.
- ▶ **Cash Flow.** Consumers can foresee income vs. expenses with the Cash Flow tool, which forecasts bills with historical data. They can add interest-earned to a cash flow analysis as well as designate which accounts should be assigned to specific transactions. In addition, the Cash Flow trending functionality pinpoints spending habits.
- ▶ **Bill Calendar.** This popular tool provides a calendar view of upcoming bills and deposits as well as a record of the days when past bills and deposits were recorded. Consumers can look ahead to future months and years or look back by clicking on the arrows at the top of the calendar. When they double-click on a particular day, they can see a list of all the transactions scheduled for that day.

Investing

The Investing department provides extensive tools and resources to help consumers research, monitor and optimize their investments. Money makes investment management easier and leverages the Web to provide relevant and timely information, tools and services – all in one place. In addition to the new and enhanced services available with Money 2003, Money continues to offer other popular investing tools, such as the following:



▲ Accounts and Bills Home



▲ Bill Calendar

► **MSN Money.** Tight integration with the MSN Money Web service leverages the power of the Internet to provide Money users with the latest investment information and market analysis. Through this integration, Money 2003 users have access to an expanded suite of award-winning online investing tools and services — including the Stock Screener, Research Wizard and StockScouter, as well as timely information — to stay informed on issues affecting their money.

► **Asset Allocation.** With this step-by-step wizard, Money 2003 helps consumers evaluate distribution of their assets to better meet their short- and long-term financial goals.

Planner

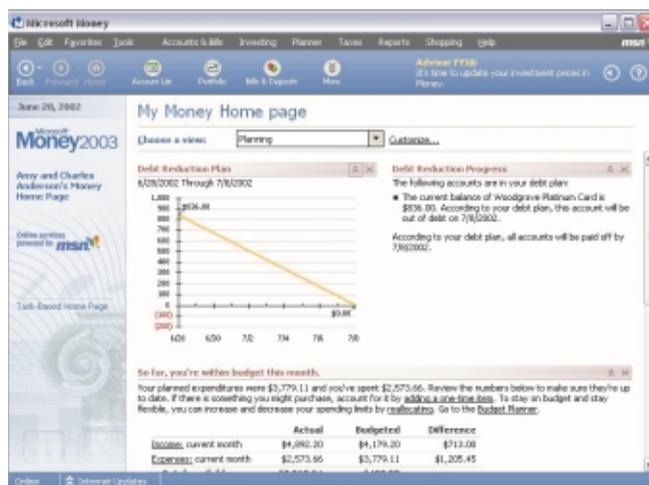
The Planner area offers users tools and resources to help them map out, work toward and achieve their financial goals. Whether consumers are interested in planning for a baby, saving for retirement, eliminating high-interest debt or creating a realistic and achievable budget, Money provides help with popular tools and services:

► **Debt Reduction Planner.** This powerful tool helps consumers set a realistic plan to reduce debt, helping them better manage and take control of their finances.

► **Short-term plans.** Consumers can easily create and monitor a realistic budget with the Budget Planner tool. They can use Spending Thermometers to track how much money they spend in each budget category.

► **Lifetime Planner.** Consumers can create a plan to accomplish their long-term financial goals and see how some of life's most important events, such as early retirement or a new baby, can affect that plan and see what they can do to stay on course.

► **Purchase Wizard.** To help consumers prepare to make a big purchase, this tool analyzes the financial options and implications so they can make wise financial decisions before a purchase.



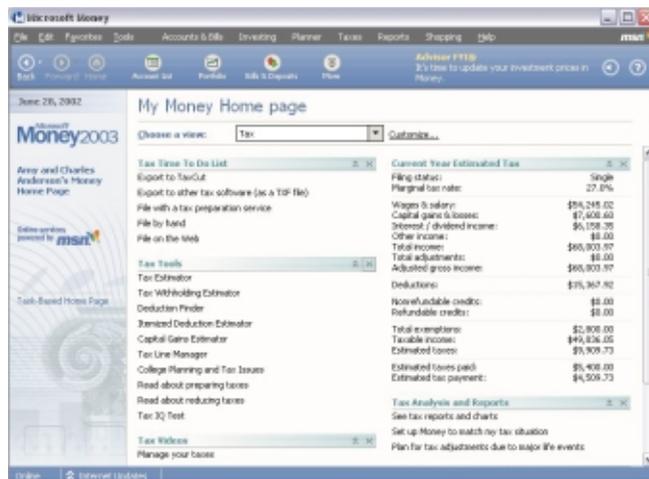
▲ Planner Home

▲ Purchase Wizard

Taxes

It is easy to plan, prepare and file taxes with the help of the Money 2003 Tax department, which offers helpful tools and resources in abundance. Consumers can take advantage of the following resources and calculators to help eliminate last-minute tax stress:

- ▶ **Tax integration.** Money enables consumers to prepare and file their taxes electronically. The software integrates seamlessly with TaxCut from H&R Block. Or, consumers can choose to import their financial data into TurboTax from Intuit.
- ▶ **Tax preparation.** Consumers can find possible deductions with the step-by-step Deduction Finder, and review tax-related income and expenses at a glance with the Tax Line Manager.



▲ Taxes Home

Reports

The Reports section makes it easy for consumers to look at their financial patterns and behaviors. With a visual representation of how much money is spent in each category, consumers can take necessary action to reach their financial goals. Forty personalized financial reports and charts feature tracking tools including these:

- ▶ **Reports and Charts.** Consumers can view customized reports and charts detailing spending patterns to see a personalized picture that details their income and expenses, cash flow, category spending, budget and more. The data can be exported from a chart, graph or tabular report into Microsoft Excel and can be sent via e-mail. Personalized charts include monthly expenses and income, net worth, frequent flier mileage, scheduled bills, portfolio value, and taxes. Consumers also can create Monthly Reports and organize the My Favorites section for easy access to their most frequently viewed reports and charts.



▲ Reports and Charts

Shopping

The Shopping section provides useful online resources along with the MoneySide feature to help consumers make smarter purchasing decisions. The following tools offer quick, convenient access to a consumer's information:

- ▶ **Money Shopping Center.** Money 2003 connects with the Internet to help consumers window-shop for goods and services from banking to car buying. Shopping services enable consumers to compare prices, read product reviews and find products to fit within their budget.
- ▶ **MoneySide.** When shopping online, this tool provides consumers with speedy access to their relevant financial data, helping them determine how their online purchases affect their budget, and make smarter buying decisions. MoneySide can be customized to appear during one browsing session or automatically while browsing the Internet.

