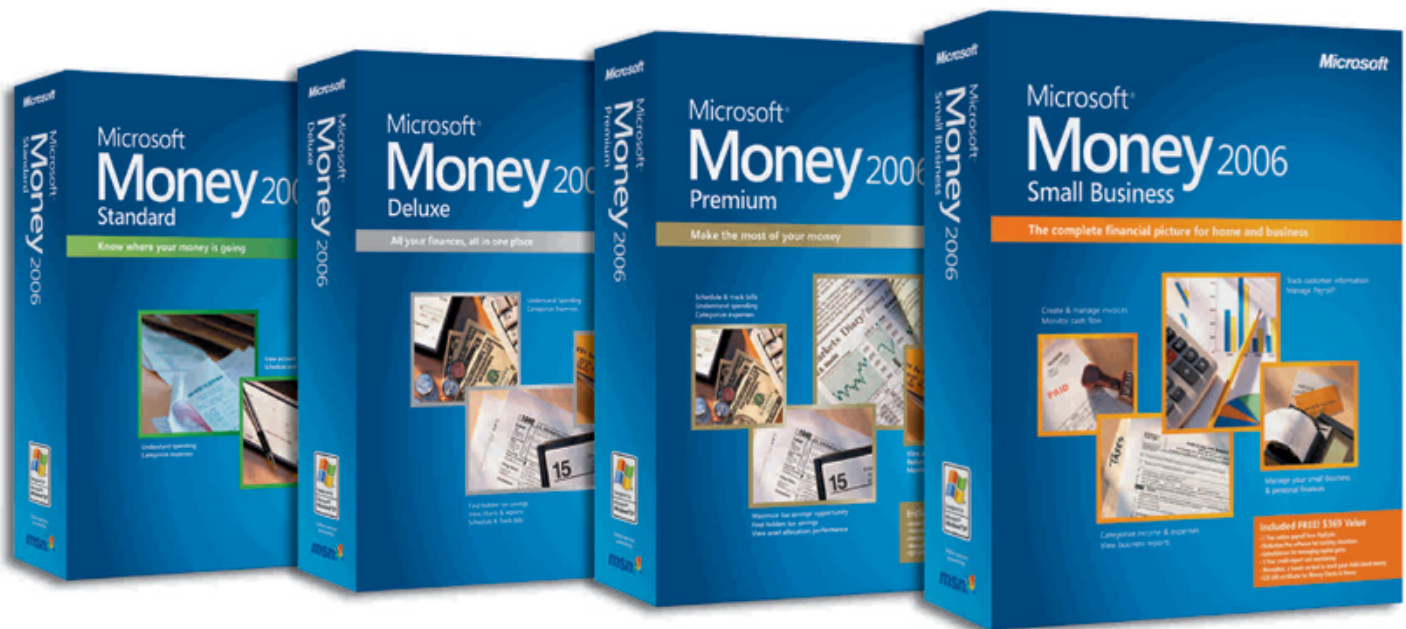


Microsoft® Money 2006

Reviewers Guide

Spend less time worrying about your money and more time enjoying it



Microsoft®

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Introduction

As more and more consumers are turning to the Internet to get the latest information on their personal finances — from getting a grasp on their credit and spending to viewing their balances and paying bills — online banking continues to grow. More than 44 percent of all Internet users are now banking online¹ and are accustomed to viewing their accounts quickly and paying bills with only a click.

Although both women and men are enjoying the speed and convenience of online banking, they're finding themselves having to navigate from Web site to Web site to check account balances, making it difficult to get a complete financial picture or achieve any of their financial goals. The ideal personal finance solution would be all-encompassing, adapting to the different ways consumers want to handle all their finances, helping them manage and pay multiple bills quickly and offering quick and easy tax and investment tools and guidance.

The Solution

For the past 14 years, Microsoft Corp. has been committed to providing consumers with the easiest and most useful personal finance software available. Last year, Microsoft made the largest investment to date with the introduction of Microsoft® Money 2005 and delivered an automated software solution that simplified the way people handle their personal finances.

Based on consumer feedback, the company introduced Microsoft Money 2006 Premium, further delivering on its commitment to new and enhanced features that make it even easier for online consumers to manage all their finances in one place. With Microsoft Money, consumers can take online banking to the next level with easy-to-use resources to track spending, manage and reduce debt, pay multiple bills from various accounts, plan investments, and prepare for taxes and long-term financial goals, all in one place. By providing a solution that allows people to modify or adapt it based on their unique needs, Money 2006 makes handling personal finances simple and efficient, letting consumers spend less time worrying about their money and more time enjoying it.



Meet Sara and Matt

Sara, a college graduate with a solid advertising job, just got married. She and her husband Scott have decided that Sara will manage the family finances, but Sara is concerned that paying bills for two people over multiple accounts will become increasingly difficult. In addition to managing their bills, Sara and Scott also have several short- and long-term financial goals, which include paying off credit-card debt and student loans and saving for a house. This situation is becoming more prominent in today's culture, as women are now handling 75 percent of the family finances, control \$14 trillion in wealth and account for at least \$2 trillion in consumer spending each year.²

Meet Matt, a 55-year-old single father of two. Matt's financial goals center around paying off his mortgage and outstanding debt. At the same time, he would like to help his daughters through college and maximize his investment earnings before retiring.

In accordance with their different positions in life, Sara and Matt have various styles and preferences when it comes to managing their finances. Sara needs to manage a much larger number of bills than she had previously, as well as keep an eye on her family's financial goals. Matt wants to create custom budget categories, generate reports and itemize his spending, as well as manage his investments and keep an eye on his retirement funds. Money 2006 is the flexible solution that allows Sara and Matt to handle their money based on their preferences.

The following pages of this guide walk through the ways Sara and Matt use Money 2006 to easily and quickly locate the tools and resources they need to tackle their finances, including handling bills and accounts, tracking spending and budgets, monitoring investments, planning for the future, and preparing and organizing for tax time.

Accounts and Bills

Sara is online frequently tracking accounts and balances on her bank's Web site and through ATMs. Because she and Scott have several accounts with multiple banks and credit-card companies, she spends a lot of time visiting different Web sites to see their statements and balances, having to remember several user names and passwords to access them. She doesn't have time to spend time balancing their checkbook and doesn't even open their paper statements from the bank. In addition, she likes to be confident that their bills are paid on time, but she often doesn't have much time to track all of them.

Matt is a bit more particular and not only likes to know the precise amounts of his checking, credit-card and retirement accounts, but likes to manually enter his transactions into his register before the bank processes them. Like Sara, he wants to be confident that his bills are paid on time, but he also likes to keep track of the statements throughout the year and file them.

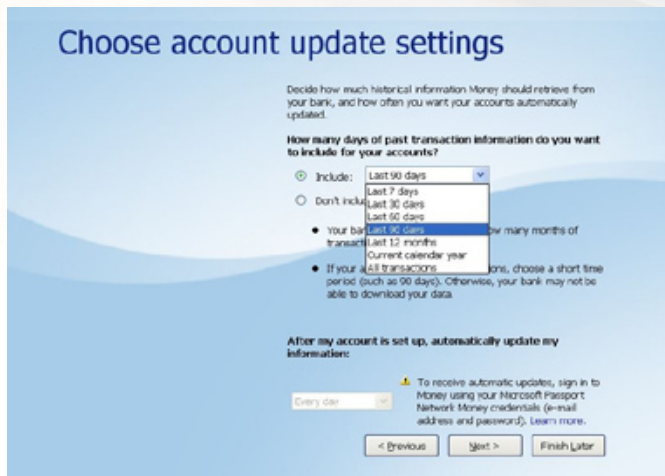


Microsoft Money 2006 Is for Everyone

Money 2006 includes two options for financial management: the **Essential** mode and the **Advanced** mode. Money 2006 allows consumers to view all their bank data directly on Money and handle their finances their way — whether they want the big-picture view or to quickly zoom into the details.

For example, if Sara just wants to know their checking account balance and whether her husband's paycheck has cleared, she can use the **Essential Register**. On the other hand, if someone like Matt wants a more in-depth look at his finances he can achieve that by using the **Advanced Register**. Matt can also utilize different modes for different functions within the program. For instance, if he is interested in managing the details of his investment portfolio, from stock price history to company information, or just wants to track checking, savings and credit-card accounts from a basic level, he can do both using Money 2006. No matter what the preference, Money 2006 is adaptable to the way people want to handle their finances today and over time.

Whether you are upgrading, switching from Quicken, or using Money for the first time, getting started is easy. Money can automatically download your account information, update your existing Money file, or convert Quicken information so you can get started managing your finances easily.



Tracking All Accounts in One Place

Setup Assistant. Money 2006 makes it easy to get started. No more navigating from one bank site to the next or remembering five passwords to get five account balances. In just two easy steps, Sara and Matt can each see a snapshot of transactions and balances for all their accounts, including checking, savings, credit cards and investment accounts, even if they are with different banks or brokerages. For example, once Sara types in the user name and password she uses to access her accounts at her bank's Web site, Money automatically pulls in data from all the accounts she has with that bank and generates a chart that analyzes her spending habits.

Money 2006 also includes **enhanced account and transaction matching**, to better match transactions downloaded from a bank's Web site, making it much easier to keep accounts up to date.

If Sara or her husband has an account that is not set up online, Money offers useful information from the bank or brokerage, such as the toll-free customer service phone number, to help them easily get started tracking their accounts on the Web. For a complete list of banks, credit cards or investment companies that connect to Money, consumers can visit <http://www.microsoft.com/money>.

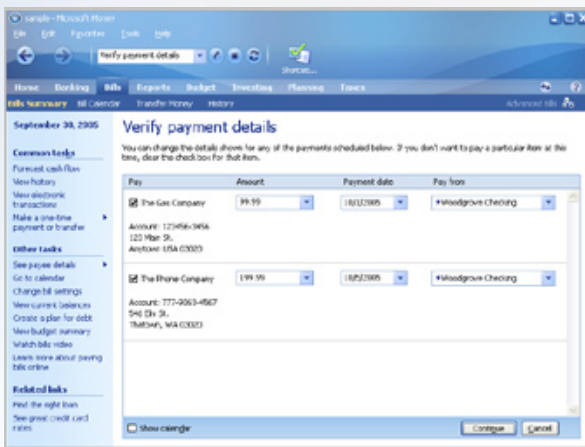
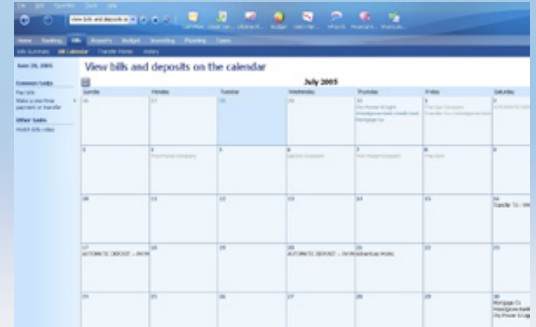
Essential Register. Sara, who wants a current snapshot of her family's accounts, will find that the Essential Register is right for her and her husband. The Essential Register displays current balances and transaction information for checking, savings, credit-card and investment accounts. While in the register, Sara can see their account balance after paying bills and recent account activity to quickly determine which transactions have cleared the bank.

Advanced Register. Tailored for consumers such as Matt who prefer to track more personalized details in account statements, the Advanced Register allows Matt to manage his checkbook electronically. With its resizable click-to-sort column readers, the Advanced Register provides more customization, empowering Matt to handle his accounts the way that he wants, from easily entering transactions that haven't cleared the bank to personalizing his categories and e-payments.

Microsoft Money 2006 Reviewers Guide

Keeping a Step Ahead of Monthly Bills

Enhanced! Bill Calendar. This calendar is customizable based on consumers' needs: For Sara, **Essential** viewing has the power to provide a basic snapshot of all her and her husband's bills, or for someone like Matt, **Advanced** viewing has the power to provide more specific transaction details, such as paychecks and investment purchases. In any view, Sara and Matt can look days, weeks, months or years ahead, or look back by clicking on the arrows at the top of the calendar.



Enhanced! Multiple Bill Pay. Sara and her husband still maintain their own accounts for personal expenses, but have a joint account for household expenses. With Batch Bill Pay, Sara can pay all their bills, from all their accounts, in just one sitting. With just a few clicks of the button, Sara can pay all their bills and have the ability to pay directly from the Bill Calendar. This feature enables her to pay the bills that are due on a specific day of the month with only a click of a button, without leaving the Bill Calendar to navigate around multiple sites.

Bills Page. Like most people, Sara has a hard time remembering when all her family's bills are due. With the Bills Wizard, Money has eliminated the time and stress it takes for Sara to go through all her bills' due dates every month. Whether Sara uses Batch Pay or her

bank's online bill payment service, this wizard helps her easily get started paying bills online. After Sara pays a bill for the first time, Money will automatically track that bill and identify when it is paid and when it is due, helping Sara and her husband avoid any late fees.

Cash Flow. This tool helps predict income and expenses by forecasting bills with historical data.

For someone like Sara, this feature shows her where her and her husband's money is and exactly where it goes. Now if she forgets when their bills are due and gets a flier for a big sale, she can plan her spending accordingly. Or if her husband is spending a large amount of money on home supplies Sara can easily track this to show her husband that he is overspending. For someone like Matt may want to add earned interest to a cash-flow analysis and designate which accounts should be assigned to specific transactions.

Budgeting, Spending and Generating Reports

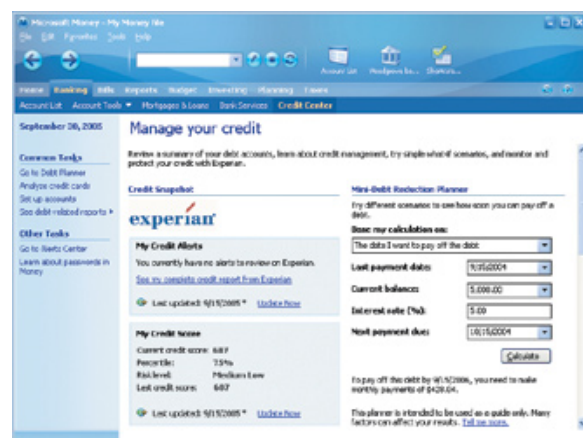
Since **Sara** and Scott have gotten married and have begun sharing their income, it is becoming increasingly difficult for Sara to set effective budgets and track their income against their expenses. Sara would like to know all the top areas in which she and her husband are overspending so that they can set more money aside each month for a new home. Alternatively, **Matt** is interested in creating a budget that's more detailed and that will let him generate a variety of reports to better understand his financial situation.

With the help of Money 2006, Sara and Matt can track spending and budgeting the way they want. Sara can quickly learn

where she and Scott are overspending with a simple budget focusing on a few key spending categories that will help them start to save money for a new home, while Matt can access more sophisticated budgeting tools to help them generate detailed reports.

Credit Center. The Credit Center takes the mystery out of credit scores and reports by providing a wealth of credit- and debt-related tools, information and guidance. This useful center provides an **Experian credit report** and one year of credit monitoring at no additional cost.³

With his detail-oriented style, Matt can access a thorough explanation of his credit profile, designed to help him better understand his individual situation, from his credit score and percentile ranking to his risk level and new credit report inquiries. From an overview, consumers are able to view monthly trends in their credit scores, view a summary of their debt accounts, read educational content and generate what-if scenarios.



Budgeting

Enhanced! Spending Tracker. As do many couples, Sara and Scott frequently overspend in a few categories — such as dining out, entertainment and groceries — and would benefit from monitoring these spending areas more closely. Sara can now identify an unlimited number of trouble spots in the Spending Tracker, and Money will automatically track their status and inform her when they are getting close to their budget limits or if they overspend, enabling them to get back on budget.

Essential Budget. This budget is best suited for Sara, because it allows her to easily get a handle on all her and her husband's day-to-day budgeting tasks without investing a lot of time to set it up. With an essential budget you can see how much you're spending in categories you add to the spending tracker, track all your monthly expenses, compare income to expenses and compare monthly spending to your budget. The Essential Budget provides enough information to help Sara keep their spending on track while still allowing Scott to access and monitor the areas that he is specifically concerned about so that they can both work together to meet their financial goals.



Advanced Budget. For Matt, who prefers to track more personalized categories and regularly manage the budget details, the Advanced Budget is the better choice. This feature enables Matt to create a detailed budget with expenses broken into categories and subcategories with the ability to set up and access multiple budgets, track irregular and one-time expenses, and reallocate funds from one budget category to another.

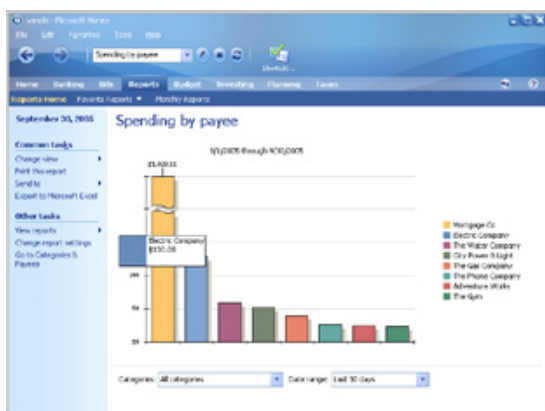
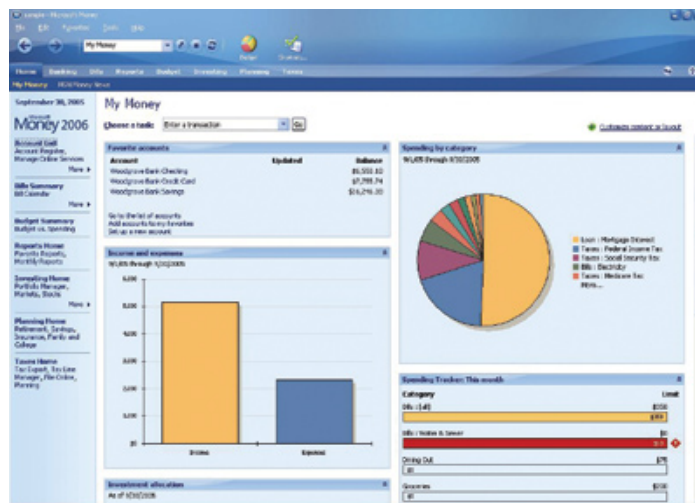
Auto-Categorization. Money automatically and smartly categorizes transactions, such as identifying Starbucks as “dining out,” to help people understand where their money is going without having to manually categorize

their financial information. These categorizes can also be completely customizable for someone like Sara who eats out a lot for work purposes but expenses those meals back to her company. With Money she is able to label those restaurants as work expenses instead of “dining out” to ensure that her budget is always accurate.

Spending

Spending by Category. This powerful feature automatically generates detailed charts of customizable expense categories over multiple time frames, and shows dollar amounts and percentage breakouts for each area.

Spending Average. Money generates a monthly dollar average for spending in each category based on historical account data from the time the software was activated to the current date. This helps people better understand their spending habits to create a realistic budget.



Generating Reports

Reports Home. Money 2006 generates diverse reports and charts, enabling Sara and Matt to analyze key areas of their finances. Focused on spending and budgeting, **Essential Reports** are designed with the most important charts up front for consumers such as Sara who want the overview chart or text-only analyses of spending, credit-card debt and overall net worth. For Matt, Money offers **Advanced Reports**, providing more than 40 customizable, detailed reports and charts that delve into particular areas such as spending and investing.

Investing, Planning and Taxes

Investing is just becoming a focus for **Sara** and her husband. So far, they have not yet contributed to their 401(k)s, but they consider it a wise investment. Sara is seeking easy-to-understand guidance on the stock market, and she wants a quick look at market performance. To complicate matters, she and her husband are considering buying their first home and would like to learn how that purchase will affect their overall financial situation and their income taxes in particular. Money 2006 offers the tools and information for Sara and her husband to make sound financial decisions.

When it comes to investing, **Matt** is already putting money into his 401(k) and has been investing in the stock market slowly as the years have passed, although he doesn't look at his quarterly statements and doesn't know where he stands. With children to consider and retirement not too far down the road, Matt would like to better position himself for the future. With two dependents, Matt's taxes are a bit more complicated — there is the home and his daughters' college loans to consider.



Staying Current With Investments

New! Automatic Investment Prices. This feature allows Matt to stay on top of his investments even though he hasn't been monitoring stock prices. Money 2006 allows Matt to automatically receive today's stock prices when entering transactions into the Investment Register, eliminating the guesswork and the time it would have taken him to research all his current stocks.

New! Exchange Traded Funds Center. Exchange traded funds (ETF) are becoming a growing investment category, with last year's total ETF assets ballooning 51 percent to \$227 billion, and are expected to hold \$812

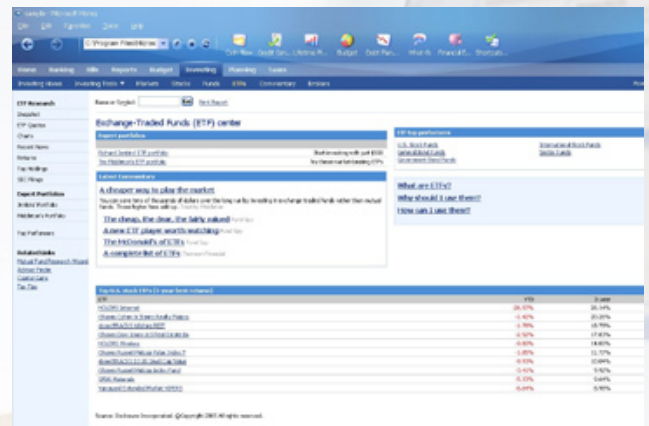
billion in 2009.⁴ Money is

recognizing that trend, and now

enables consumers to view and track

their funds easily through this center. This

feature also includes investing experts' portfolios for consumers to watch, making it even easier for people like Sara to invest, saving them valuable time in conducting in-depth research before they make a purchase.




ETF Name	Assets	Price
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00
SPDR S&P 500	\$100.00	\$100.00

Enhanced! Investing Home. Money's Investing Home provides the basic tools for learning about the market or tracking personal investments, including an enhanced **Portfolio Manager** and an **Advisor FYI®** module that features the most recent investing-related alerts. It also features easy access to a Q&A outlining answers to the most frequently asked investing questions, and links to commentary from MSN® Money investing experts such as Jim Jubak to help consumers get a handle on the market and optimize their holdings.

Enhanced! Portfolio Manager. For people like Matt who have been investing in the stock market but do not know where they stand, Money 2006 can now calculate portfolio returns based on any day's actual price by clicking on the "get price" button. This helps ensure a correct return calculation in real time. As a beginning investor, Sara can set up a Watch Account through the Account Wizard so she can quickly see the latest prices for investments she is interested in but doesn't own. With little knowledge of how his 401(k) has been performing, Matt can consult the Portfolio Manager to get a quick snapshot of his investments, as well as take a closer look at details such as total return, total annualized return and 60 other performance factors — across several companies. While traveling or at the office, he can also synchronize the feature with his MSN Money portfolio for anytime access.

Pop-up alerts. To give Matt an upfront snapshot of what's happening with his stocks, convenient alerts notify him of significant stock news while he's accessing the Portfolio Manager.

Stock split entries. The Portfolio Manager tracks stock splits in the transaction list, as well as the portfolio and transaction report, which ensures that Matt can conveniently keep on top of all his important stock information.

A photograph of a middle-aged couple, a man and a woman, sitting together and looking at a laptop. The man is on the left, wearing a light pink shirt, and the woman is on the right, wearing a green patterned shirt. They are both smiling and looking at the laptop screen. The background is slightly blurred, showing what appears to be a home office or living room setting.

Portfolio Review. This feature provides an overall analysis of investments — such as asset allocation and the best- and worst-performing stocks — to give Matt a clearer understanding of an investment portfolio.

MSN Stock List. Money enables consumers to set up their investment holdings and access them via the MSN Stock List, including MSN Explorer, MSN Messenger, MSN, My Money and the Portfolio Manager, as well as on a mobile device.

Investing Decision Centers. Seven investing-specific Decision Centers bring together relevant MSN Money tools, calculators and articles to help people like Sara make more-informed investment decisions. For example, Sara can learn the ropes of investing by visiting the Get Started as an Investor Decision Center, which provides helpful articles, a starter portfolio and access to the nearest financial professional via the Advisor Finder.

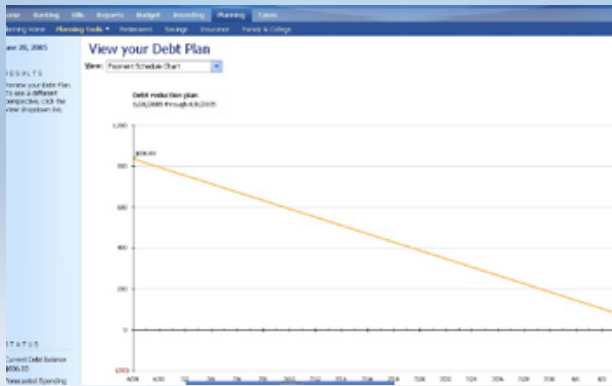
Planning for a Sound Financial Future

Planning Home. Money 2006 helps people like Sara who want to reduce debt and plan for life events such as buying a house, starting a family or paying back college loans. With a snapshot of debt versus expenses and easy access to recent planning-related Advisor FYI alerts, Money will automatically update Sara on the areas that matter most in meeting their short- and long-term goals.

Planning Decision Centers. Money's planning section features more than 25 Decision Centers that address everything from planning a dream retirement to getting the right insurance. By visiting the Take Control of Your Debt Decision Center, Sara can find the steps she needs to take to free herself from debt and see a credit report — information that will put her in the know before she and her husband start pursuing home loans.

Tuition Savings and Second-Income Calculators. Accessible in the Family/College Decision Centers, the tuition calculator will help Matt understand alternative choices he can make to improve his financial situation and save for both of his daughters' education. And the second income calculator will help Sara utilize the second income that she is not used to managing.

Debt Consolidation and Debt Evaluation Calculators. Sara and Matt can also access these calculators in the Savings Decision Centers to get on track in reducing their current debt from credit cards and loans to help them meet their long-term savings and investing goals.



Debt Reduction Planner. This tool will show Sara a realistic plan, from helping her determine which credit cards to pay down first to how long it will take to pay off the balances, to help reduce her family's debt to reach their goal of buying a home.

Lifetime Planner. This useful feature helps users plan for retirement by generating a road map to accomplish long-term financial goals. This planner shows how significant life events such as purchasing a home, getting married and sending children to college can affect the plan and determine how to stay on course.

Timesaving Tax Resources for Easier Preparation and Filing

Taxes Home. Money 2006 makes it easy to organize your tax information and file taxes in one place. The Taxes Home page provides answers to the most frequently asked tax-related questions, up-to-date commentary from MSN Money tax expert Jeff Schnepfer, and tools to help Sara file their 1040EZ form and Matt to prepare his complicated Schedule D.

Tax Preparation. Before the consumer submits a return, the **Tax Estimator** provides an early read on expected refunds or payments. The **Deduction Finder** identifies ways to maximize a refund, and the **Tax Line Manager** shows tax-related income and expenses at a glance.

Minimize capital gains taxes. Through its alliance with GainsKeeper, Microsoft Money offers access to useful tools and services to calculate capital gains and reduce tax liabilities.³ Specific features include the following:

- **GainsAdvisor.** The insightful GainsAdvisor provides guidance on increasing a portfolio's after-tax performance and analyzing the potential tax impact of trades before they are placed with a broker.
- **GainsTracker.** The powerful GainsTracker automatically adjusts cost bases and positions, including identification and calculation of wash sales and corporate action events such as stock splits and mergers.
- **GainsKeeper Tax Center.** This useful, timesaving feature generates a Schedule D the user can file, eliminating the need for manual tax forms and lengthy preparation times.

Estimated tax summary

Completed Tax Year 2004		Current Tax Year 2005	
Filing status:	Single	Filing status:	Single
Marginal tax rate:	25.0	Marginal tax rate:	25.0
Wages & salaries:	\$40,500	Wages & salaries:	\$40,500
Capital gains & losses:	\$0	Capital gains & losses:	\$0
Interest income:	\$0	Interest income:	\$0
Dividend income:	\$0	Dividend income:	\$0
Other income:	\$0	Other income:	\$0
Total income:	\$40,500	Total income:	\$40,500
Tax adjustments:	\$0	Tax adjustments:	\$0
Adjusted gross income:	\$40,500	Adjusted gross income:	\$40,500
Deductions:	\$14,500	Deductions:	\$14,500
Nonrefundable credits:	\$0	Nonrefundable credits:	\$0
Refundable credits:	\$0	Refundable credits:	\$0
Total non-refundable:	\$0.00	Total non-refundable:	\$0.00
Taxable income:	\$26,000	Taxable income:	\$26,000
Estimated taxes:	\$1,479	Estimated taxes:	\$1,479
Estimated tax paid:	\$1,400	Estimated tax paid:	\$1,400
Estimated tax due:	\$79	Estimated tax due:	\$79

Analysis Completed Tax Year 2004	Analysis Current Tax Year 2005
You owe \$2,079 more than you are currently having withheld.	You owe \$2,079 more than you are currently having withheld.
You may be penalized by the IRS if you don't have enough combined tax withholding and estimated tax payments. The IRS may assess a penalty for underpayment of estimated tax if:	You may be penalized by the IRS if you don't have enough combined tax withholding and estimated tax payments. The IRS may assess a penalty for underpayment of estimated tax if:
<ul style="list-style-type: none"> Your Adjusted Gross Income was \$200,000 or less last year, and you have less withheld this year than you paid in the last year. Your adjusted gross income was more than \$200,000 last year, and you have less than 110% of what you paid in the last year withheld. 	<ul style="list-style-type: none"> Your Adjusted Gross Income was \$200,000 or less last year, and you have less withheld this year than you paid in the last year. Your adjusted gross income was more than \$200,000 last year, and you have less than 110% of what you paid in the last year withheld.

Staying in the Know

Anytime, anyplace access. For convenient access to Money information when on the go, Matt or Sara can log on to the MSN Money Web site and view their investments online through the same popular Portfolio Manager, pay bills and see a chart analysis of their spending, making it easy for them to stay in the know at home, at work or anywhere in between.

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New! Toll-free help. Microsoft has always provided free product support for Money. This year, consumers can use a toll-free number to call customer service for help.

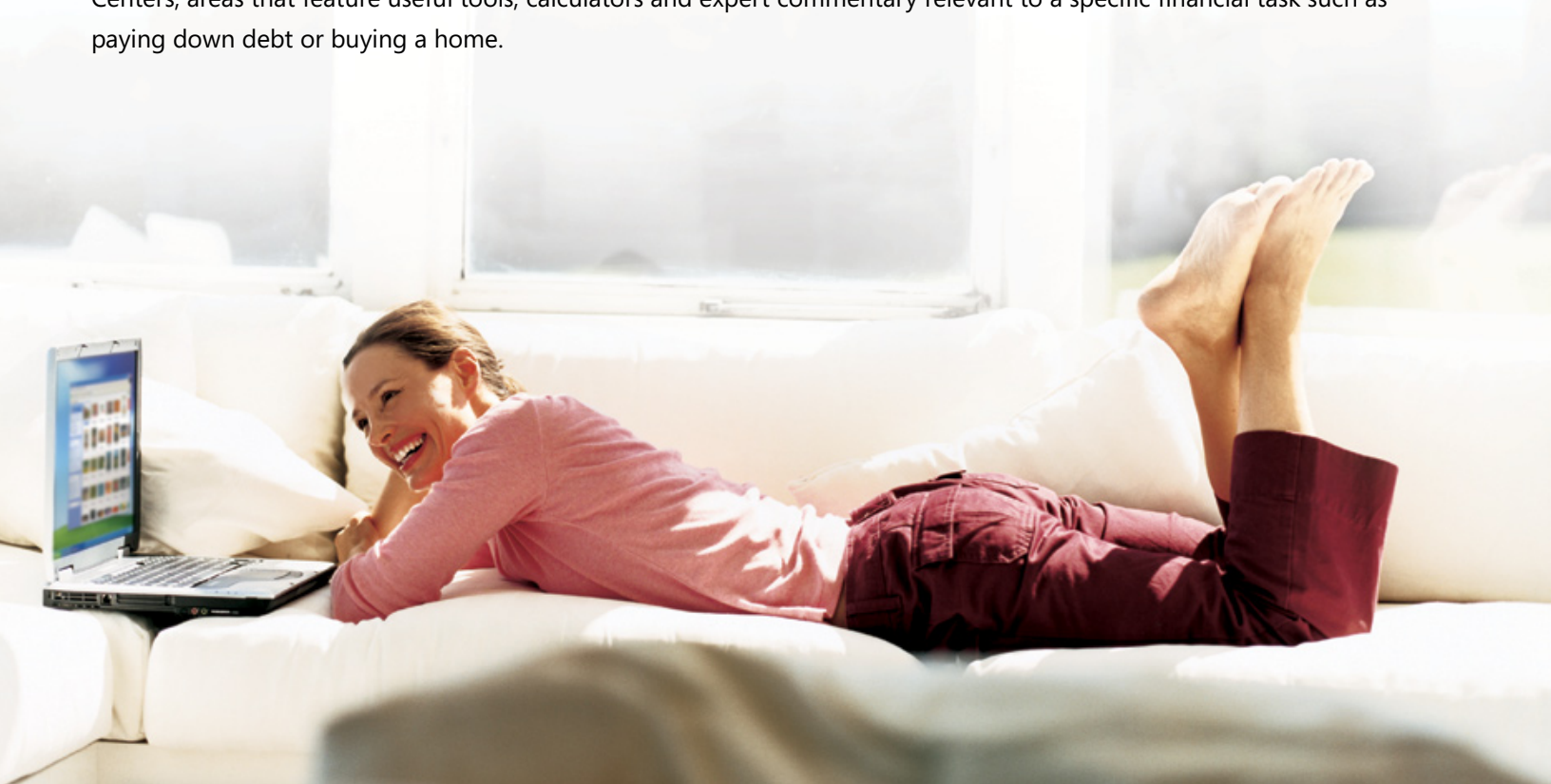
Updated! Online help. Microsoft Money's help system is updated regularly based on consumers' inquiries and feedback. So when Sara has a question she can easily just type in a phrase and get accurate help based on her needs, saving her valuable time.

Enhanced! Backup. Money users now have the option to easily back up all their files on a variety of electronic devices as well as CD and DVD.

My Money home page. This page provides Sara with a quick overview of her specific financial situation, highlighting a snapshot of upcoming bills, and investment positions and allocations, all in one place. For a more in-depth look, Matt can customize his page to check the latest stock quotes, loan rates and other financial data.

MSN Money News. This useful home page offers the latest market news from the MSN Money personal finance Web site, including articles from CNBC, MSNBC, Forbes.com and Briefing.com. This area also features insight and commentary from the site's financial experts, who provide timely perspectives on relevant financial issues. For instance, Matt can read articles by investing experts such as Jim Jubak to discover which stocks would help him optimize his retirement, while Sara can read helpful spending strategies columns from personal finance expert M.P. Dunleavy, who writes about the personal side of finances.

MSN Money tools and information. Money 2006 now provides convenient access to easy-to-use tools and timely information from MSN Money throughout the software. For instance, Sara can review more than 40 MSN Money Decision Centers, areas that feature useful tools, calculators and expert commentary relevant to a specific financial task such as paying down debt or buying a home.



Multiusers access. Because Money 2006 enables custom settings for every user, couples like Sara and Scott can share access to the same Microsoft Money file with their own user names and passwords. This feature allows Sara, the primary Money user, to give Scott and up to seven more people permission to access the same Money file while they maintain their own identity for enhanced security. Now Sara and Scott can view, monitor and manage their finances from different locations and without sharing their passwords.

Alerts Center. Money 2006 provides personally relevant financial alerts and a view of all recent notifications, including MSN Alerts and Advisor FYI alerts as well as e-newsletters, in one convenient location.

MSN Alerts. Upon Matt's request, Money will send an MSN Alert notifying him of spending or investing targets, analyst upgrades and downgrades, or the latest news developments. He can choose to receive the alerts via e-mail, MSN Messenger or MSN Mobile.

Advisor FYI. Sara can set up Advisor FYI alerts that provide such personalized guidance as how to earn better interest on an account or how updated income tax rates may affect her financial standing.

Financial Services Center. Consumers who purchase the Premium or Small Business editions of Money 2006 can visit the financial services center and sign up for numerous third-party offers. Included you will find DeductionPro software for tracking donations, GainsKeeper for managing capital gains, one credit report and one-year credit monitoring from Experian, Moonjar Moneybox to teach your children about money, and a special offer on checks and forms from Deluxe Corp.

Money 2006: Flexible, Automated and Effortless

Regardless of how people prefer to handle their finances, Money 2006 offers a quick and effortless way to see and manage all their accounts in one place, whether they prefer to stay at a high-level overview of their finances but need to organize how they pay their bills, as Sara does, or examine the details and need to keep a continuous eye on their investments, as Matt does.

Microsoft Money 2006 gives you the information you need to handle all your finances the way you want, all in one place. Microsoft Money helps you plan and achieve long-term financial goals, pay bills, optimize investments and make tax-smart decisions. With its Web-based roots, Microsoft Money builds on the convenience and speed of online banking, delivering an effortless, timely solution that provides automatic answers to financial questions and adapts to how each consumer prefers to manage her or his personal finances today and in the future.

Microsoft Money 2006 Reviewers Guide

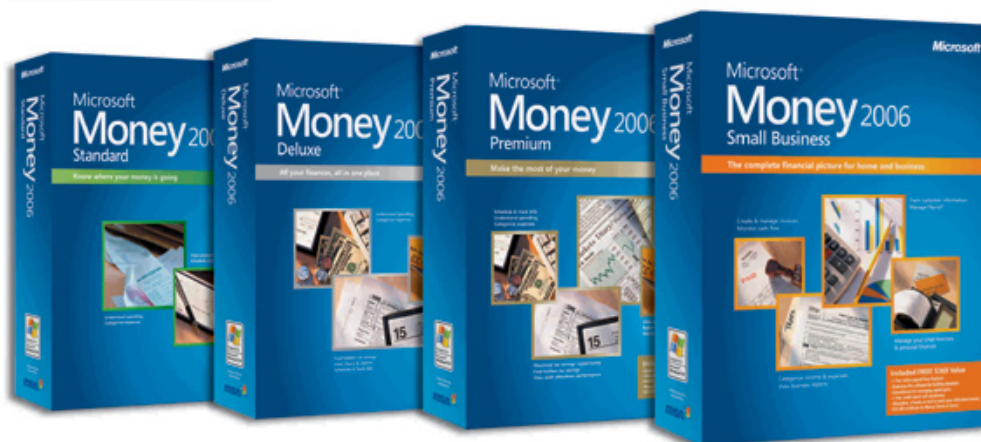
Products

Microsoft Money 2006 Standard helps consumers effortlessly see where their money is going by automatically consolidating all their transactions in one place to provide a snapshot of their spending and budget.

Microsoft Money 2006 Deluxe includes everything in Money 2006 Standard and helps consumers improve their financial picture by automatically consolidating online bank and credit card information, and providing essential tools for improving credit and organizing taxes.

Microsoft Money 2006 Premium offers everything Money Deluxe offers plus insightful and effective tools to help consumers optimize investments, minimize tax implications and reach long-term goals. Money Premium's valuable collection of tools features the following free⁵ financial services: • DeductionPro software for tracking donations • GainsKeeper for managing capital gains • One credit report and one-year credit monitoring from Experian • Moonjar Moneybox to teach your children about money • Special offers on checks and forms from Deluxe.

Microsoft Money 2006 Small Business manages personal and small-business financial matters. Consumers can automatically connect to their online small-business bank accounts, track inventory, manage payroll, monitor business cash flow, and categorize income and expenses. This version offers these free⁵ services: • One year of online payroll service from PayCycle® • Capital gains tax optimizer from GainsKeeper® • Online tax preparation and e-filing from H&R Block Inc. • Credit report and one year of credit monitoring provided by Experian and a one-year subscription to Money magazine.



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¹ According to Online Banking 2005: A Pew Internet Project Data Memo

² According to AdWeek: Marketing to Women

³ Available with Premium and Small Business products only. Certain offer details apply.

⁴ According to Financial Research Corp.

⁵ Certain offer restrictions apply. See product packaging for offer details.

⁶ Certain rebate offer restrictions apply. See product packaging for offer details. Actual product prices may vary.

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See <http://www.microsoft.com/money/onlinebanks> for a list of financial institutions that provide connectivity to enable download of statements into Microsoft Money 2006. Internet-based banking and brokerage options may vary by financial institution, so contact your financial institution for details.

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