
THE POWER OF FOCUS

EXPLORING MOBILE FOR LORD ABBETT • March 3, 2011

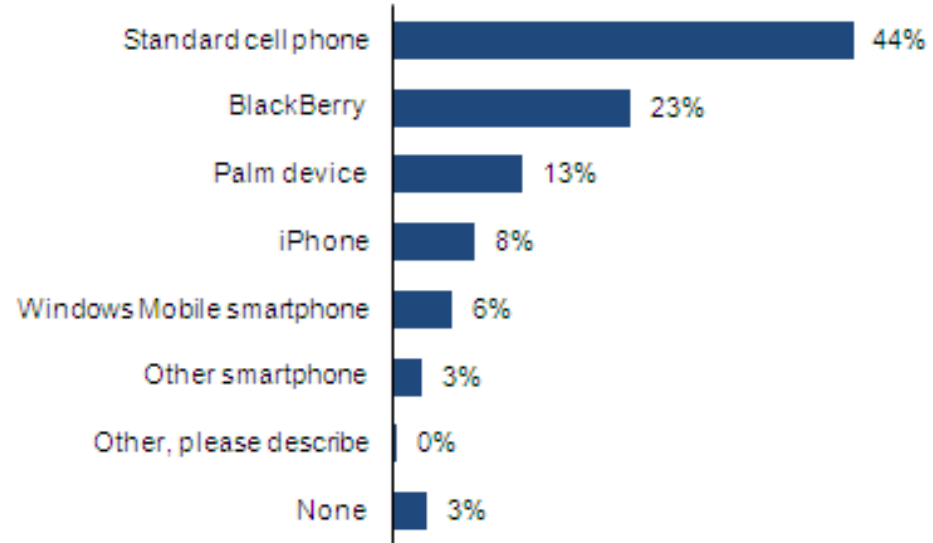
hnw

WEALTH MARKETING SOLUTIONS™

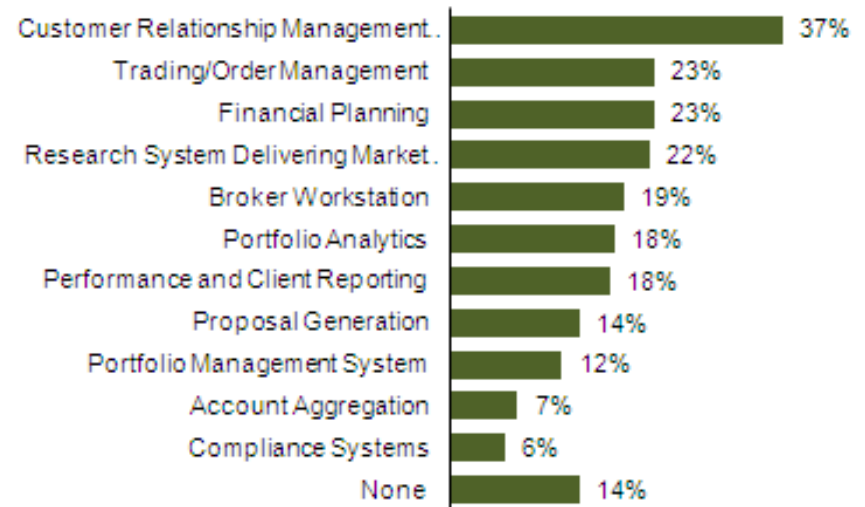
THE MOBILE LANDSCAPE

- **Mobile phones are ubiquitous:**
 - 500 million mobile phone subscriptions worldwide > today there are more than 4.5 billion.
 - US - 270 million mobile phone subscriptions, representing 88% of the country's population.
 - Western Europe - mobile penetration has broken 80% and will continue to grow modestly to 84% by 2014.
 - Sweden, Hong Kong, China - one in five consumers owns more than one mobile phone.
- **Smartphone adoption is growing:**
 - Europe, North America, and Asia currently have smartphone penetration levels of 50% or more.
 - According to one estimate, smartphones accounted for more than 13% of the 309 million mobile handsets shipped globally in Q3 of 2009.
- **The mobile Web is widely accessible:**
 - (3G) coverage in markets such as the US and Canada is leading to more usage in:
 - Downloadable apps that run on devices like the iPhone or the HTC Droid Eris
 - The mobile Web, which is browser-based access to the Internet or Internet applications.
 - Forrester expects:
 - 39% of US and European consumers to be using the mobile Web by 2014
 - 46% in Japan and 25% in South Korea access the Internet via a mobile device weekly
- **Rise in Mobile banking:**
 - End of 2009, 11% of US online adults said they were mobile bankers up from 7% in Q1
 - In Europe, about one in eight online adults with a mobile phone uses mobile banking

- Only 3% of advisors do not carry any mobile device, while more than half have devices with capabilities that go beyond a standard mobile phone.
- Almost two-third of advisors have a data plan in place with their mobile provider that allows them not only to make calls from their mobile device, but also to transmit data and access the Internet.
- Well over one-third of advisors spend more than 25% of their work time outside the office, and only 14% of advisors conduct all their business in the office.
- 72% of advisors consider technology either very important or essential to their decision to work for a particular firm.



- 62% advisors would find accessing business applications via their mobile device useful with:
 - Research systems delivering up to date market data.
 - Aggregate relevant editorial content from multiple sources for ease of access and distribution
 - Customizable tool kit for trade order and financial planning management
- Customer Relationship Management also remains a key need for most advisors who want to remain up-to-date by having their mobile device support:
 - Quick access and ability to modify client information
 - Ability to respond to client questions quickly
 - Access to key product information for onsite presentations























































Challenges

- **Security and confidentiality**
 - Apple updates to iOS 4.2 enhances the device's data encryption protections, added multitasking of applications, and enabled remote lock and wipe capabilities using a free MobileMe account.
 - Streaming client data vs. storage on device provides additional security options.
- **Mobile obsolescence**
 - New versions of leading business devices are released frequently (e.g. iPad 2 – 3/11/11).
 - New operating systems are often enhanced not completely redone allowing for manageable updates to already created applications.

Opportunities

- **Increase productivity**
 - Convenient, on-demand access to portfolio information.
 - Streamline the report delivery process for the advisor which will simplify the user experience for the client.
 - Advisors can avoid sending statements via unsecure e-mail.
- **Empower awareness**
 - Advisors will have more engaging client meetings using provided relevant market data.
 - In addition to current channels key product information will be accessible on-site for advisors.
- **Create brand differentiation**
 - Expose advisors to key market and product content via unsaturated channels.
 - Showcase innovation and desire to respond to emerging needs of advisors.

CURRENT iPad APPLICATION USAGE

#	App	Trends	Peak	Rating	Price
138	 LifePlan Mobile	 58	29	N/A	Free
142	 Consumers Credit Union Mobile Banking...	 41	67	N/A	Free
101	 SANTANDER	 38	55	N/A	Free
120	 My Piggy Bank Lite	 38	86	N/A	Free
121	 Gold Exchange	 38	30	N/A	Free
161	 HD	 38	33	N/A	Free
139	 J.P. Morgan Empire	 36	25	N/A	Free
159	 April 15th '11	 29	21	N/A	Free
100	 Mint US	 25	75	N/A	Free
95	 BM&FBOVESPA	 24	4	N/A	Free
66	 Itaú para iPad	 21	17	N/A	Free
106	 Trade Interceptor Forex Mobile	 21	60	N/A	Free
114	 RedFin PocketPOS	 20	69	N/A	Free
123	 Silver Price	 20	38	N/A	Free
128	 UBS Research for iPad	 19	12	N/A	Free
99	 StockMap Lite	 17	82	N/A	Free
144	 Monthly Payments	 16	14	N/A	Free
153	 NetX360 Mobile for iPad	 16	28	N/A	Free
155	 TV for iPad	 16	13	N/A	Free
59	 Bradesco Prime para iPad	 14	34	N/A	Free
143	 Gold Prices	 14	60	N/A	Free
148	 MyChange Counter Free	 14	29	N/A	Free
158	 TV	 14	39	N/A	Free
43	 Poker Income Ultimate - Free Bankroll...	 13	25	N/A	Free
151	 MetLife Annuities	 13	39	N/A	Free
108	 My Student Budget Planner	 12	24	N/A	Free

Source: Padgadget iPad Apps Tracker/Top 200 for Finance - Free Apps, March 2011

PRIMARY COMPETITORS

- **Janus Funds**
 - No mobile presence
 - PDF download only
 - Facebook & Twitter corporate presence
- **Oppenheimer Funds**
 - Fund access to Blackberries for employees through Financial channel on Viiigo
 - Mobile enabled advertising via ‘QR Code’ technology
- **American Funds**
 - No mobile presence
 - PDF download only
- **American Century Investments**
 - Facebook & Twitter corporate presence
 - Applications via PDF downloads
- **Franklin Templeton**
 - Facebook corporate presence
 - Tools available via PDF only
 - Information all web based

- Vanguard.mobi and Vanguard's app for the iPhone & Blackberry:
 - Access account and up to 30 days of transaction history.
 - Perform transactions in Vanguard mutual fund accounts.
 - Move money between bank accounts and Vanguard.
 - Check fund prices and research investments.
 - Review personal performance charts, including balance trends and investment returns.
 - Read the latest market news from Reuters and get Vanguard's take on market events.
 - Play Vanguard videos and podcasts about investing.
 - Share news articles, videos, and podcasts with friends through e-mail, Facebook, Twitter, and LinkedIn (iPhone only).



- Vanguard Advisor app for iPhone:
 - Monitor Vanguard ETF® and mutual fund prices and performance.
 - Vanguard news and product updates.
 - Access to proprietary Vanguard research and commentary.
 - Share information with colleagues and clients.

VTWV
Price \$55.5600
As of 10/21/2010 10:08 AM ET
Expense ratio* 0.20%
As of 09/20/2010

Key statistics

Market change	\$0.2900 / 0.52%
Bid	\$55.6100
Ask	\$55.6400
Volume	4,562
NAV	\$55.08
NAV change	\$0.66 / 1.21%
52-week high/low	\$55.50 / \$50.56

VWO
Performance
Month-end Quarter-end
Chart Table As of 09/30/2010

Period	Net Asset Value	Market Value	MSCI Emerging Markets Index USD Net
1 year	15%	15%	15%
3 year	10%	10%	10%
5 year	10%	10%	10%
10 year	10%	10%	10%
Since inception	10%	10%	10%

My list Edit

Fund	YTD perf	Price
ETFs		
Emerging Mkts ETF	15.45%	\$47.2692
Total Stock Market ETF	8.34%	\$60.4500
Total Bond Market ETF	7.94%	\$82.6100
Mutual funds		
International Value Fund	5.55%	\$32.31
500 Index Fund Inv	7.05%	\$108.35

News / Views

Research (133) Commentary (115)

08/12/2010 | VIDEO
New ways to stay ahead as a financial professi...

08/12/2010 | VIDEO
The Washington Connection: Fall 2010

08/10/2010 | AUDIO
Inflation, disinflation, or deflation

Edit Done

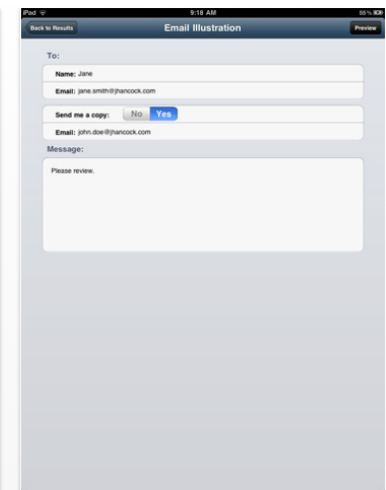
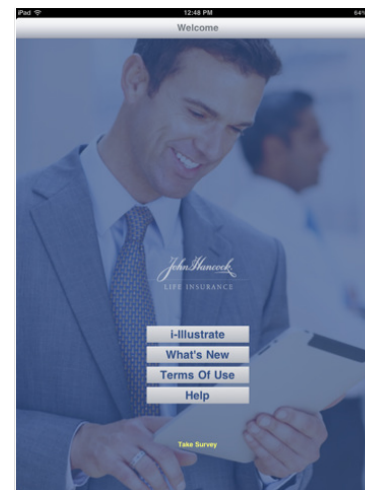
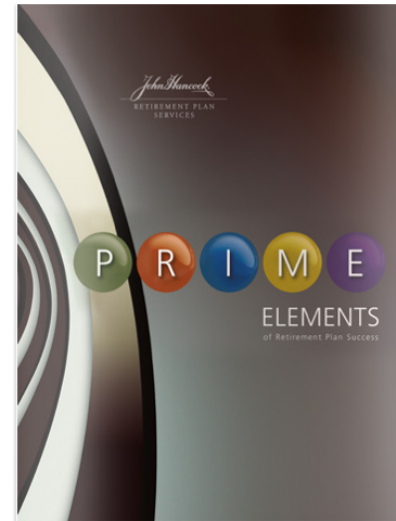
ETFs All Funds

Stock ETFs Select all

	Value	Blend	Growth
Large	5	7	4
Medium	2	3	2
Small	3	3	3
Int'l	-	6	1
Sector	11		

Sort by Name Ticker Style

- JHRPS Prime application for iPad:
 - Targeted for licensed FRs and PTs
 - Provides overview of John Hancock Retirement Plan Services can bring to a 401K
 - Access to brochures and materials
 - Video demos and walk-throughs
 - Interactive tools
- i-Illustrate application for iPad:
 - Targeted for licensed FRs
 - Provides life insurance illustration from iPad
 - Case sharing and saving for presentations
 - Email illustrations
 - Automatic product and version updates
 - Access to accounts and products

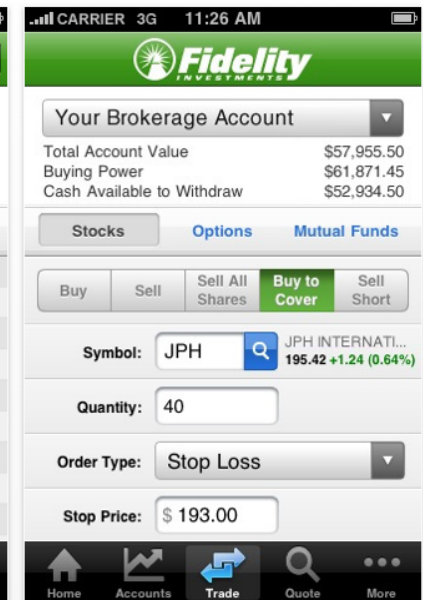
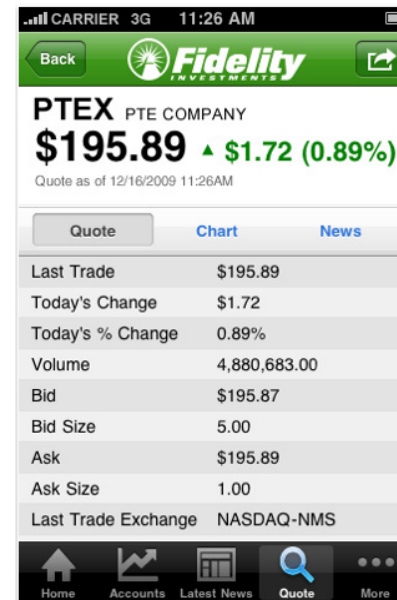


RELEVANT CASE STUDIES

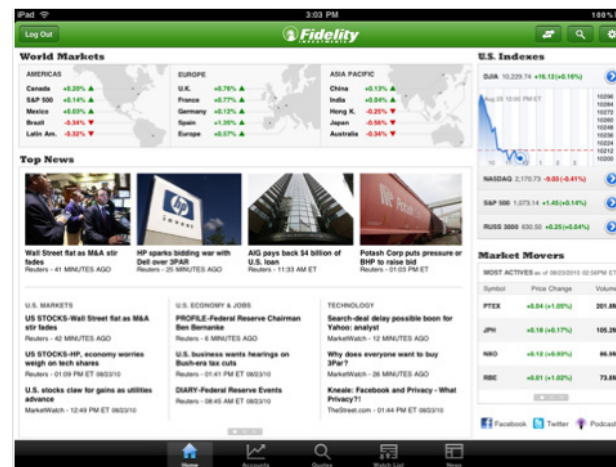
RELEVANT EXAMPLES: FIDELITY INVESTMENTS (INVESTOR)

- Mobile application that allows investors to:
 - Monitor portfolio
 - Make trades
 - Access research investments
 - Follow today's market news

iPhone



iPad



RELEVANT EXAMPLES: FIDELITY WEALTH CENTRAL (ADVISOR)

- Mobile application that allows advisors to:
 - Access client profiles
 - Account information
 - Get real-time alerts on changes to holdings
 - Access to market news and stock quotes is also available.



- A planning application and a portfolio dashboard that allows an adviser to:
 - Monitor accounts
 - Monitor client portfolios
 - Tag accounts for rebalancing

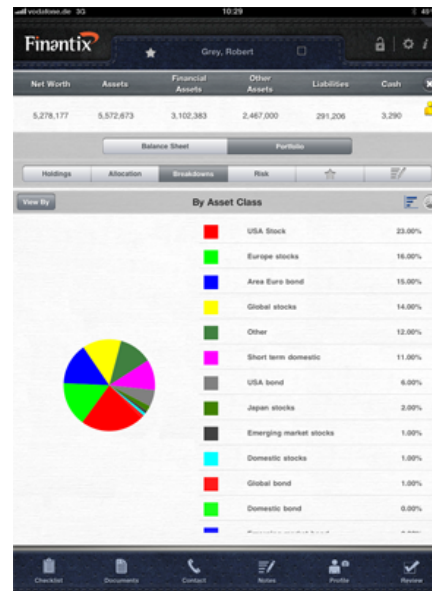
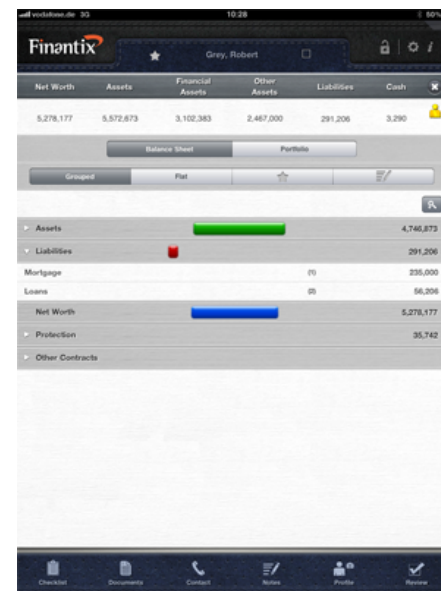
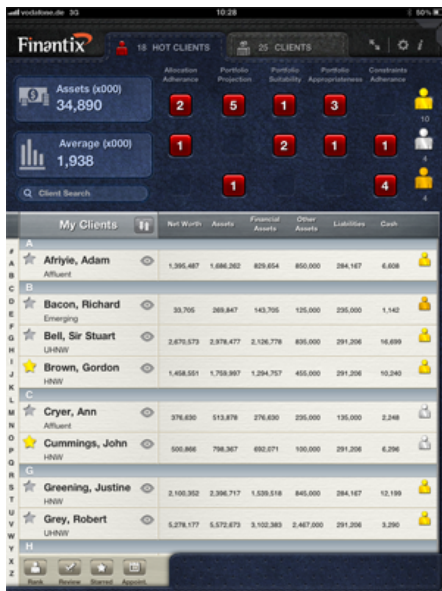
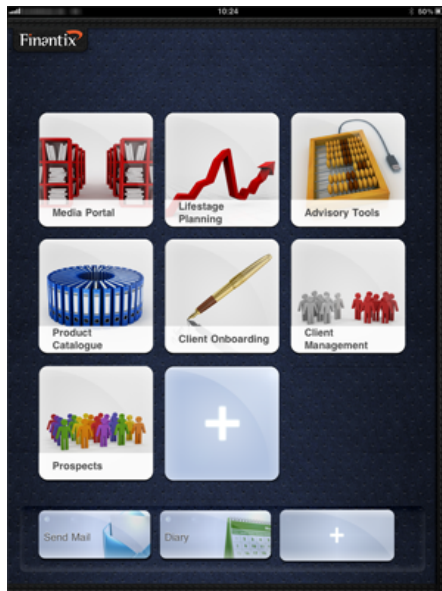
iPad



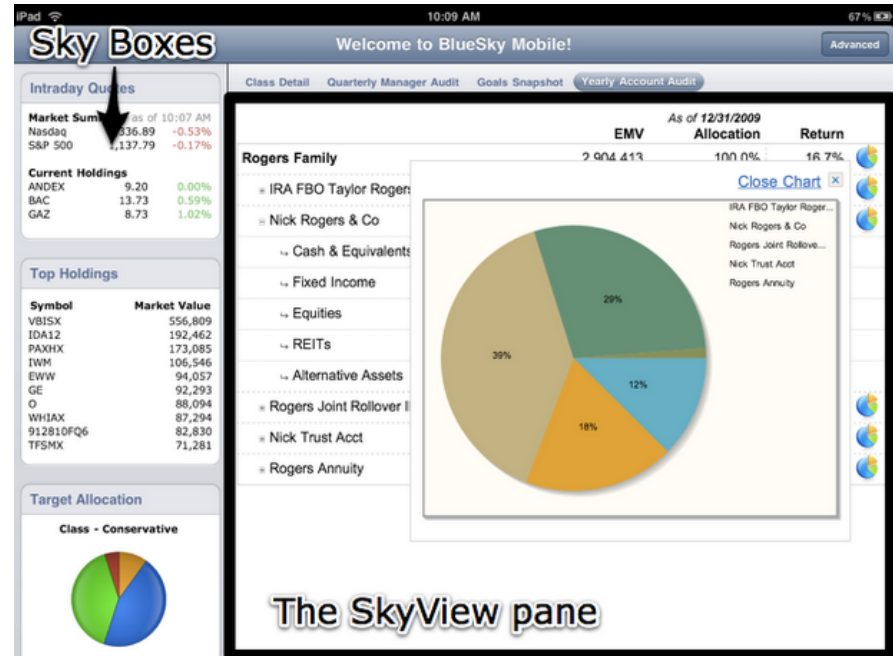
iPhone & Android



RELEVANT EXAMPLES: FINANTIX WELATH-X (CONTINUED)



- A web-based portfolio accounting system:
 - Monitor accounts
 - Monitor client portfolios
 - Tag accounts for rebalancing

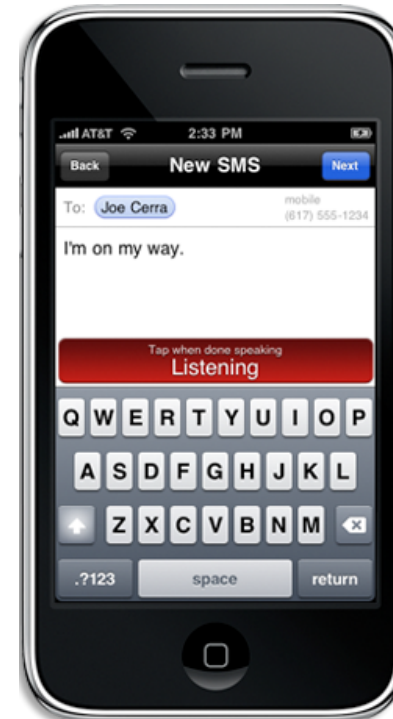


RELEVANT EXAMPLES: VLINGO

- A voice command application that allows a user to:
 - Dictate notes from client meetings into a mobile device
 - Dictate a list of tasks
 - Verbally trigger file delivery via email
- Available on:



iPhone



Android



- Marketboard Apps from:
 - Thomson Reuters
 - Bloomberg
- Pershing: developed an iPad-compatible version of its popular Netx360 Mobile app
- Novatel Wireless: built the MiFi 2200 Intelligent Mobile Hotspot that configures a personal secure Wi-Fi hotspot anywhere 3G cellular service is present
- Cloud Engines, Inc.,: developed Pogoplug, a device that creates a personal, secure cloud file storage system using external USB hard drives.
- Junxure CRM

NEXT STEPS FOR LORD ABBETT

What Makes a Compelling App?

- There is no one "right" way to create a branded app. Indeed, to ensure the success of your application in the ever-growing mass of mobile offerings, you must understand how your brand is viewed by consumers and employ that information to sculpt the model for your branded app.
- Stay true to your brand roots and employ creativity and innovation. Offer something unique to potential customers -- then watch your brand soar in the mobile arena.