

## FOR IMMEDIATE RELEASE

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## **E\*TRADE FINANCIAL MAKES RETIREMENT PLANNING EASIER WITH NEW ONLINE TOOL**

***Retirement QuickPlan projects adequacy of retirement savings and investing plans;  
offers tips to achieve retirement goals***

NEW YORK, NY – March 25, 2008 – E\*TRADE FINANCIAL Corp. (NASDAQ: ETFC) today announced the launch of Retirement QuickPlan, an easy-to-use, four-step retirement planning tool from E\*TRADE Securities that provides a quick assessment of an individual's or family's retirement savings and investing plan as well as tips to help get on track with personal retirement goals.

Retirement QuickPlan, available at no cost to everyone at [www.etrade.com](http://www.etrade.com), takes into consideration an investor's key information such as age, income, current savings, and desired retirement age and lifestyle, and produces an assessment of the likelihood of achieving retirement savings goals. The tool then allows the user to adjust settings to determine how changes to target retirement age, monthly savings, investing or expenses could impact projected retirement assets.

Additionally, Retirement QuickPlan delivers a personalized action plan in as little as 10 minutes, offering ideas to consider when working toward personal retirement goals.

"Investors of all ages are seeking greater knowledge and assurance when it comes to planning for their financial futures, especially retirement," said Michael Curcio, Managing Director of E\*TRADE Securities. "Our goal at E\*TRADE is to provide easy-to-use tools paired with rich education and research to help our customers maximize their finances now and at retirement. The personalized picture drawn by Retirement QuickPlan will be a wake-up call for many individuals."

Customers also have the option to discuss their retirement plan with an advisor. E\*TRADE offers a full range of unbiased and objective advice, ranging from:

- Transactional advice offered through E\*TRADE Securities Financial Advisors, including asset allocation, portfolio rebalancing, and recommendations for mutual funds, bonds, CDs and more.
- Full portfolio management and financial planning. Customers with \$250,000 in investable assets qualify for E\*TRADE Wealth Advisory services, provided by E\*TRADE's wholly-owned SEC-registered investment advisers (RIAs) who provide fee-

based financial planning and personalized money management. The investment advice is discretionary and customized to the customers' circumstances.

Supporting the launch of Retirement QuickPlan, E\*TRADE will host a complimentary Retirement Planning Day at its 27 branch locations nationwide on April 9<sup>th</sup>. Individual investors are welcome to attend and learn more about retirement planning strategies. Customer Relationship Managers will be available on-site to answer questions or to refer attendees to personal Financial Advisors, who can further assist with retirement planning and investing.

Retirement QuickPlan is the latest in a series of robust portfolio analysis tools that E\*TRADE customers have access to, including:

- **Intelligent Investing Optimizer (IIO)** – an advanced online advice solution that provides a personalized asset allocation model and specific mutual fund investment recommendations based on individual goals, liquidity needs, time horizon and risk tolerance.
- **Risk Analyzer** – an online, risk management tool created with RiskMetrics Group, a leading financial risk management firm, which allows customers to analyze their entire portfolio or individual securities for constituent risk.
- **Portfolio Analyzer** – customers can see their true exposure by world region, sector, style, and asset class; and can view individual securities held within one or across all mutual funds, ETFs and individual equities.

Retirement QuickPlan is available free to everyone at [www.etrade.com](http://www.etrade.com).

#### **About E\*TRADE FINANCIAL**

The E\*TRADE FINANCIAL family of companies provides financial services including trading, investing, banking and lending for retail and institutional customers. Securities products and services are offered by E\*TRADE Securities LLC (Member FINRA/SIPC). Bank and lending products and services are offered by E\*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries.

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