

NEWS RELEASE

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Poll: Consumers Turn More Conservative With Investments

FARMINGTON HILLS, MI, October 2, 2008 – The current state of downbeat financial news is leading many consumers to shift toward a more conservative investment strategy, according to recent survey data, though a majority claims to be sticking with the same investing approach despite market conditions.

When asked how a down market like the current one impacts them, 30 percent of U.S. consumers say they have become “more conservative” in how they think about and make investment choices. In contrast, only seven percent of survey participants say they have become “more aggressive” – while a 63 percent majority reports no change in approach.

Survey interviews were conducted September 9 through 16, the week preceding the bankruptcy of Lehman Brothers and the rescue of insurance giant AIG.

“Despite the high degree of uncertainty in the markets, and the economy overall, nearly two-thirds of consumers are not making hasty decisions in terms of their financial plan,” said Tim Taylor, Vice President of Financial Services for Morpace, the research consulting firm. “They are remaining focused on their long term goals.”

“Still, any significant further erosion in this measure could signal a more widespread market sell-off than we have seen thus far,” Taylor added.

The proportion of consumers who are becoming more conservative in investment strategy does not vary much across demographic groups.

However, consumers now claiming a more aggressive investment approach are more likely to be from affluent households (\$100,000 plus income) and more apt to be men than women. Not surprisingly, consumers nearer retirement (age 55 and up) are much less likely to be moving toward a more aggressive investment posture.

Survey interviews were completed with 1,171 consumers selected from an Internet panel of adults aged 18 and over. The sample’s demographic profile reflects the U.S. population.

About Morpace Inc.

Established in 1941, Morpace Inc., an ISO 9001:2000 certified organization, is one of the largest privately held marketing research firms in the United States. Headquartered in Farmington Hills, Michigan, the company has offices in Irvine, California; New York City; and London, England.

Morpace serves national and regional financial services firms, as well as companies in automotive, healthcare, retail and technology sectors. Morpace services include customer satisfaction and loyalty in consumer and business financial services; product development and pricing; brand and image positioning; and segmentation.

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