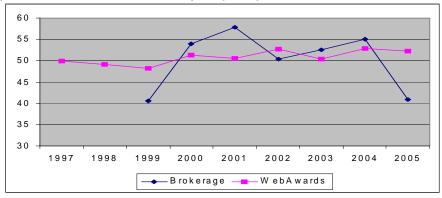


WebAward Internet Standards Assessment Report

Brokerage Industry Benchmark Results

Average Industry Scores vs Internet Standards Assessment Report (ISAR) Index

<u>Year</u>	Brokerage	WebAwards
1997		49.9
1998		49.1
1999	40.5	48.2
2000	54	51.3
2001	57.8	50.5
2002	50.4	52.7
2003	52.5	50.4
2004	55	52.9
2005	40.9	52.2
	Score out	of a possible 70 points



Average Scores by Judging Criteria

	<u>2003</u>	<u>2004</u>	<u> 2005</u>	<u>Total</u>
Design	7.0	6.7	5.5	6.4
Innovation	6.0	6.3	5.1	5.8
Content	8.0	7.5	6.2	7.2
Technology	6.8	8.0	6.1	7.0
Interactivity	7.2	7.8	5.1	6.7
Copywriting	8.4	7.7	5.9	7.3
Ease of use	7.0	7.8	5.6	6.8
			Caar	e out of a possible 10 points

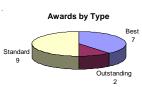
Score out or a possible

Commentary

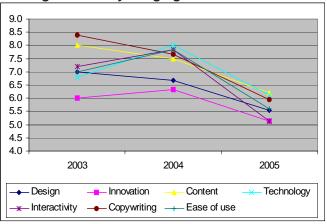
Added to the WebAwards in 1999, Brokerage Web sites have generally been in line with the overall ISAR Index, other than its first year and 2005 where they posted dramatic drops on overall scores. This drop off in 2005 might account for the industry underperforming each of its criteria 3-year average benchmarks, except use of technology.

Like most established financial institutions, the brokerage industry had to deal with significant legacy system and "big iron focused IT" issues during its transformation to web-based

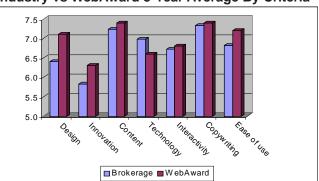
platforms. This allowed nimbler start-ups to establish online footholds and brand recognition with consumers.



Average Scores by Judging Criteria Chart



Industry vs WebAward 3-Year Average By Criteria



Best of Industry Winners

	-	
<u>Year</u>	<u>Winner</u>	<u>Web site</u>
2005	Charles Schwab	A Defining Year
2004	Strong E-Commerce Team	Strong Financial
2003	Strong E-Commerce Team	Strong.com
2002	Strong E-Commerce Team	Strong Financial Corporation
2001	Sterling Group	Solomon Smith Barney
		Young Investors Network
2000	Datek Online Holdings	Datek Online
1999	Channell Communications	Cantor Fitzgerald L.P.
I		

About this Report

The Web Marketing Association has collected industry Web site development benchmark data since 1997 through it's WebAward program. Multiple independent judges review and score each site from 0-10 points on each of seven criteria for a possible 70 points. Best of Industry WebAward is given to the site that scores highest in the industry. The views of this report are based on observations of aggregated industry data and do not reflect the results for any particular Web site unless noted. For complete information, go to www.webaward.org