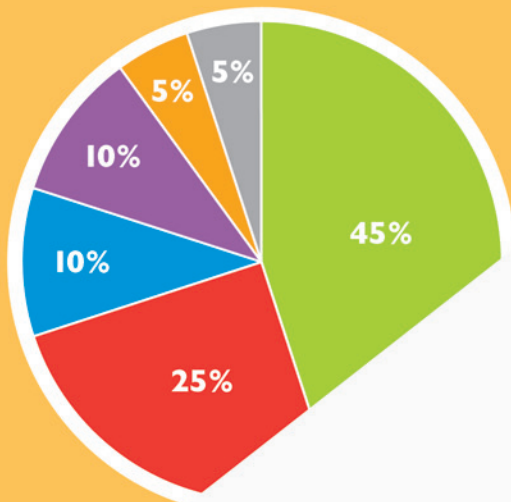


XEROX®

Technology | Document Management | Consulting Services

Portfolio Statement



ASSET ALLO

As you can see a
financial pro
have all
in 1

New ways to help your business.

Financial Services



Helping you **build value** by cutting costs and improving process.

Value is built on the fundamentals.

Even in an age of global mega-mergers, sophisticated data management and IT systems, and intense competitive and regulatory pressure, you build your success in financial services by sticking to the basics. Growing revenue. Cutting costs. Serving customers. Creating value.

We reveal savings so you can create value.

- A global insurance company cuts the time it takes to turn a prospect into a policyholder in half.
- A regional bank reduces statement costs by 73% and reduces the time it takes to print those statements by 40%.
- A financial services firm takes just 24 hours to deliver personalized marketing materials to targeted high-net-worth individuals.



Strengthening the communications chain.

SITUATION:

An insurance company wanted to give its delivery channels – call centers, captive agents and third party brokers – a powerful new communications tool.

What do these firms have in common?

According to a UC Berkeley study, information workers produce 7.5 billion documents each year.

In the financial services arena, behind every deal, every new policy and account, every credit application, every investment decision is a flood of information and documents.

These firms have discovered new ways to turn that flood into a managed flow that drives measurable business improvements.

With a little help from Xerox.

On a path to paperless.

SITUATION:

A \$6.5 billion federal savings bank wanted to streamline their loan servicing and minimize their dependence on paper-based records.

SOLUTION:

Xerox converted all relevant documentation into a managed electronic repository.

RESULT:

Electronic loan folders contain all relevant documentation from origination to post-payoff correspondence, enabling faster processing of loans and easier packaging of loan portfolios for the secondary market. An added benefit: enables the bank to more easily maintain audit trails and provide documentation required by the Sarbanes-Oxley Act.

A new way to look at Information Technology.

Chances are that your company has made significant investments in IT. But simply buying and installing technology is not enough. In order to maximize your ROI, Xerox believes that you have to shift the emphasis from the “T” in technology to the “I” in information.

The smart money is on innovation that makes your processes more efficient and your people more effective. Helping them find better ways to work with information and documents is the key. And that’s what Xerox does best.

SOLUTION:

Xerox built an online personalized marketing brochures system. Users simply input prospect information, specify the desired language and the delivery method.

RESULT:

Customers receive a brochure with targeted, relevant personalized information in 24 hours. The results are enhanced sales productivity and customer satisfaction.

Document costs are a bigger

Are you leaving money on the table?

Most firms can cite operational costs to the penny, but are unaware of how much they spend on forms, proposals, pitch books, due diligence reports, policies and prospectuses – the documents that dominate their daily workload.

That's why they are often stunned to find out that a typical financial services firm can spend as much as 15% of its annual revenue on document-related work.¹

As a result, they leave money on the table, at the printer, the copier, in file drawers, databases, and anywhere else mountains of paper and seas of information reside.

That's a big opportunity for business improvement.

Taking control. Trimming overhead.

SITUATION:

A financial services firm needed to get a handle on their document costs and optimize their existing office equipment.

SOLUTION:

A Xerox Office Document Assessment audited every aspect of document work and the tools needed to get that work done.

RESULT:

The number of document devices on their network was significantly reduced and greater control over their ongoing document costs was achieved.

¹ Source: InfoTrends/CAP Ventures

deal than you think.

We can help put that money back in your business.

When it comes to document costs, most firms don't even know where to start. We do. Xerox employs a disciplined Lean Six Sigma approach to assessing your environment and identifying opportunities for cost and process improvements.

Xerox experts look at the way your people work with information and documents. Then we draw on the world's largest and most advanced portfolio of document solutions, consulting and managed services, and partner software to deliver measurably better ways to get things done.

30% savings!

That's the average amount we have been able to save our customers on their document costs. How much would that return to your bottom line?

Getting document costs under control is just the beginning.



Saving a customer from drowning in paper.

SITUATION:

A commercial bank's very important customer was trying to do international commerce but drowning in a sea of documents.

SOLUTION:

Xerox showed the bank a way to digitize all of the documents needed to produce Letters of Credit.

RESULT:

Now instead of having to wade through a cardboard box full of bills of lading, invoices and permits, the customer's accounting department receives a CD with all of the necessary documents. The bank has a very satisfied customer and a potential new source of revenue.



Typical office workers spend as much as 37% of every day working with documents. Executives spend even more... 45%!² The key is to reduce the quantity and increase the quality of that time.

² Source: IDC

How to shave costs

and make points with customers.

Put information to work.

When people have the information they need at their fingertips, the results are measurable.

Better decisions. Faster response. Superior customer service.

Accelerate your revenue streams.

Whether it's a mortgage loan, a credit application, a new insurance policy, or a prospectus request, time is of the essence.

You need to streamline the review and approval process. You need processes that simplify compliance with regulatory and privacy requirements, with security measures that protect against identity theft and fraud.

Xerox can help with advanced solutions that get information where it needs to be, faster, giving you a time-to-market advantage.



Helping sales and marketing get personal.

SITUATION:

A global firm with multiple lines of business wanted to enable more effective customer communications.



Erasing half the time it takes to go to market.

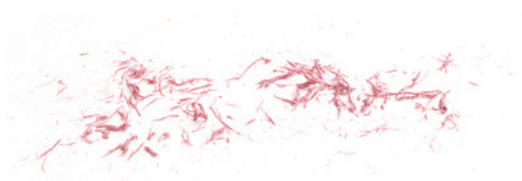
SITUATION:

A leading insurance company wanted to cut their new life insurance policy sales and delivery process in half.

SOLUTION:

Xerox benchmarked the current process, identified unnecessary steps, digitized and automated the flow of information, and designed a new process.

Prospect to policyholder!



RESULT:

Sales and policy delivery process was slashed from 32 days to 15. A big win for the independent insurance agents (who get their commissions faster), and for the insurance company which gets more loyal agents and more satisfied customers.

We can give you the one-to-one edge.

Our full complement of personalized marketing services and full-color variable information printing enables you to implement more effective campaigns that build loyalty with current customers and generate new ones.

That's a marketing and sales productivity advantage that goes right to the bottom line.

Increase direct mail response rates by 36%!³

Xerox can show you a better way to use customer or prospect information in your marketing campaigns and ongoing communications and dramatically increase response rates.

Build loyalty and expand wallet share.

From simple welcome letters for new customers, to CRM-driven programs that embed relevant cross-selling offers inside of a monthly statement, Xerox helps you turn every customer communication into an opportunity to show your customers how much you value their business.

Turn documents into a competitive edge. Smarter Document Management from Xerox.

All we need is a small investment of your time to discover all of the ways that Xerox can help sharpen your edge and improve your bottom line.

Call 1-800-ASK XEROX, visit us at www.xerox.com, or contact your Xerox representative.

SOLUTION:

Xerox designed a "Global Document Portal," a multi-channel hub for online order and delivery of personalized marketing materials with closed-loop response tracking.

RESULT:

The portal enables sales professionals to quickly create targeted, relevant sales and marketing materials right from their desktop; implement cross-selling and customer loyalty programs; leverage brand equity across all lines of business.

³ Source: InfoTrends/CAP Ventures

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