

An organization faces many choices as it executes its business strategy. During challenging times, some of these choices may be very difficult to make; however, if we are to drive a successful strategy, we must ensure that we make the right choices across all of our businesses.

Fiscal year 2007 was another challenging year for the financial sector. Throughout the year, we were confronted with uncertain and volatile markets. We made some important strategic decisions to position ourselves for sustainable growth. We focused

Aiming for the **RIGHT CHOICES**

closely on the needs of our customers, who remain the foundation of our business.

By developing and delivering innovative products, services and solutions, we provided them with the right choices.

To succeed in a challenging and increasingly competitive environment and deliver sustainable value for all our stakeholders, we worked this year on creating a single “Brand Idea” that unites all of our employees through a shared purpose and commitment to our customers. The theme of this Annual Report, “Right Choices,” is based on this Brand Idea, which we believe will further differentiate us as the financial services provider of choice.