



Transparency Labs

WE SIMPLIFY THE FINE PRINT

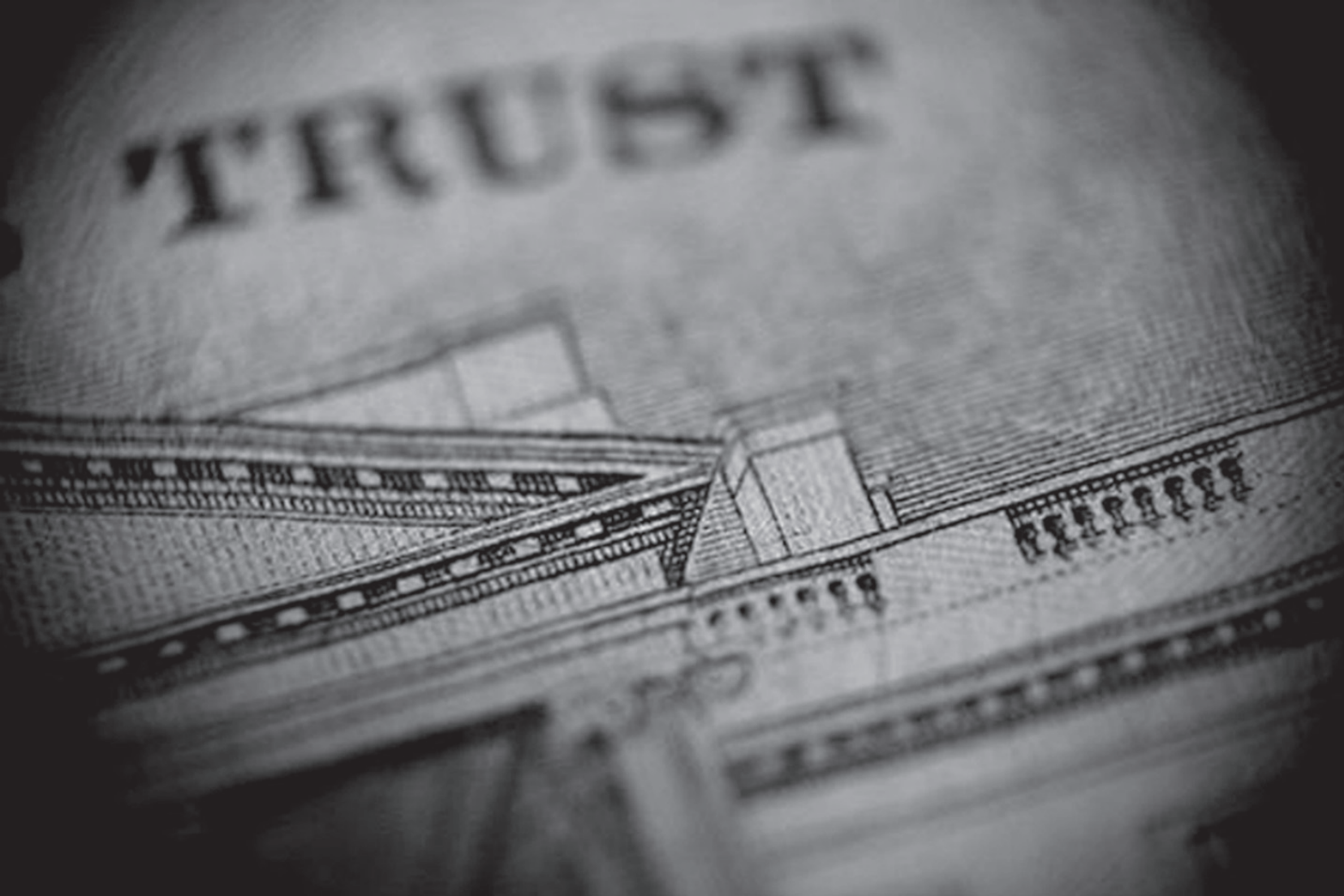


Transparency Labs simplifies the fine print for American consumers. At the center of Transparency Labs is the National Fine Print Repository, the nation's first and only database archive devoted solely to aggregating and cataloging consumer legal, regulatory and financial fine print agreements issued by America's largest corporations and financial institutions. Using a proprietary methodology, Transparency Labs transforms opaque fine print into clear content that can be understood at the ninth-grade reading level.



OUR CLEAR AND SIMPLE MISSION

To help consumers make more informed choices by bringing transparency and simplicity to the marketplace.



WHAT WE BELIEVE

- Transparency fosters a more competitive marketplace and is good for both consumers and companies.
- Consumers cannot fulfill their personal responsibility to read the fine print if they cannot understand it.
- Simple and clear fine print enables consumers to better understand the products and services they use.
- Informed and educated consumers are more loyal customers.



WE'VE BROUGHT TOGETHER THE BEST MINDS

In an age of complexity, it takes a roomful of experts with diverse specialties to simplify the fine print for the average consumer financial product.

- **Industry Transparency Experts** who know how to parse standard form contracts to reveal critical details.
- **Simplification Experts** who use plain language, information architecture, and data visualization techniques to translate abstract data into clear information that consumers can use.
- **Behavioral Finance Scholars** from the fields of psychology and economics who study how people actually make important financial decisions.
- **Financial Education Specialists** with proven strategies for developing and improving financial decision making skills.

HOW WE ARE CREATING THE WORLD'S FIRST "FINE PRINT GENOME"

It takes a combination of technology, information science, and old-fashioned human effort to simplify the fine print.

Our team of experts starts by spending hundreds of hours analyzing individual fine print documents and labeling their constituent contract terms. These are the “genes” that make up the fine print. We map these genes along vectors, which enable us to compare one fine print agreement to another. Using this data, we can also create benchmarks to measure relative concepts like language complexity and consumer friendliness.

With the guidance of behavioral finance experts and proven simplification rules, we translate all of this data into language a consumer can easily understand to make a more informed decision in the marketplace.

TO ACHIEVE REAL FINANCIAL LITERACY, YOU FIRST NEED TRANSPARENCY

It takes more than the fundamentals of personal finance to pick the right product in today's financial marketplace. Sometimes, critical data points are not disclosed in the marketing copy, but rather in the fine print.

Consumers cannot make educated decisions without first understanding the key facts about a given product. That's why we're working to create a transparent marketplace where consumers can make more informed decisions and companies can thrive.



TRANSPARENCY & SIMPLICITY ARE BIG BUSINESS OPPORTUNITIES

There's a trust deficit in today's financial services marketplace, caused by years of missed opportunities to bridge the simplicity gap. Our Transparency Partners program works to create a marketplace where companies can engage consumers with a message of transparency and trust, and attract the best customers for their products.



