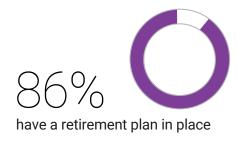


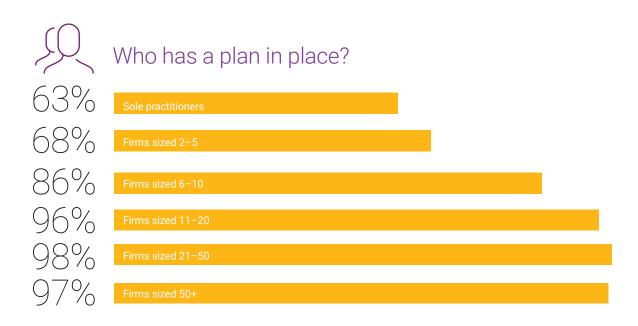
2017 Retirement Survey results Current members and future growth

Respondents with a plan





Also the lead type of retirement plan recommended to clients



How was plan selected?

Top factors in considering a change in plan



Lower administrative costs

Lower fund expenses

Maintaining/increasing current investment options

Respondents without a plan



do not have a retirement plan

plan to fund their retirement through outside personal assets, savings and investments Key factors if a plan was offered





Top reasons why a plan is not in place:



Cost of employer contribution Cost of administering a plan Cost of establishing a plan

Would consider starting a plan if:



Starts with minimal cost Requires no administrative duties Minimizes fiduciary liability