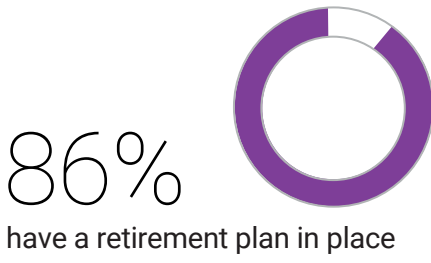
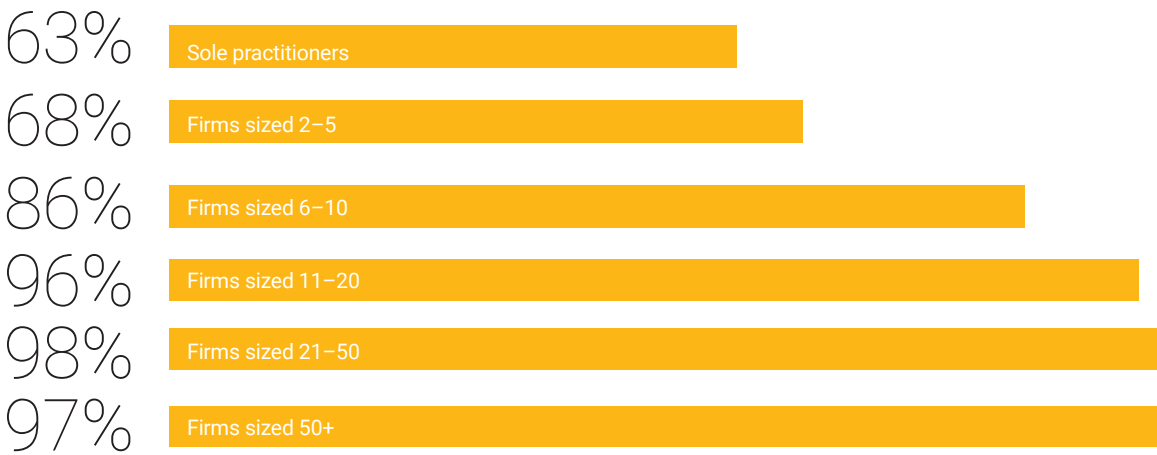


## Respondents with a plan



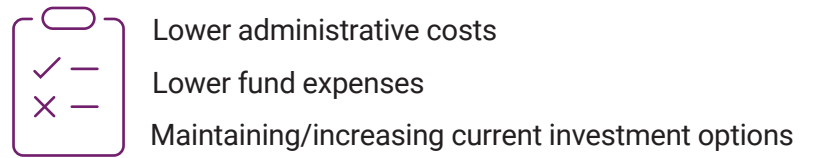
### Who has a plan in place?



### How was plan selected?



### Top factors in considering a change in plan



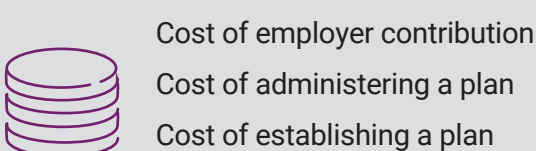
## Respondents without a plan



### Key factors if a plan was offered



### Top reasons why a plan is not in place:



### Would consider starting a plan if:

