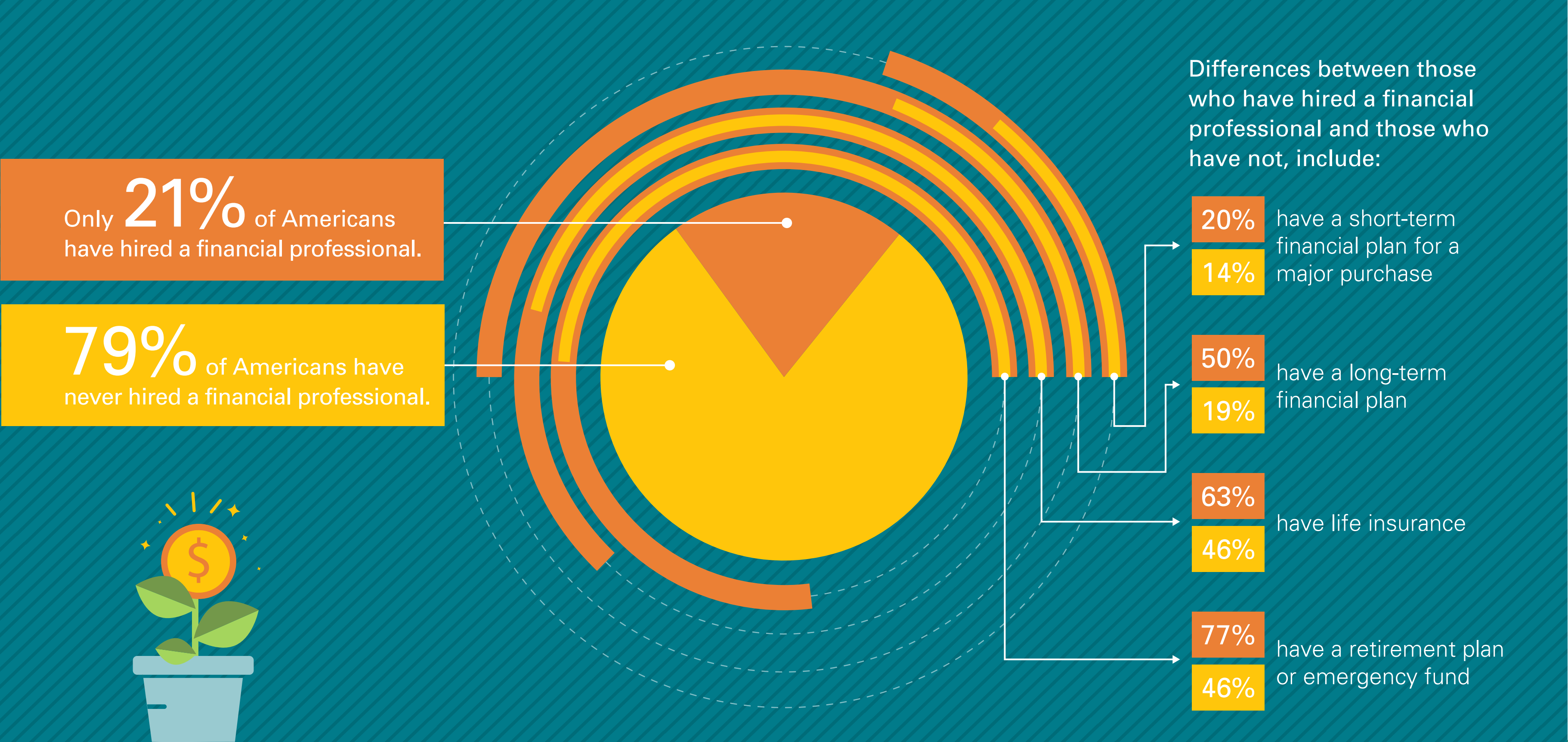


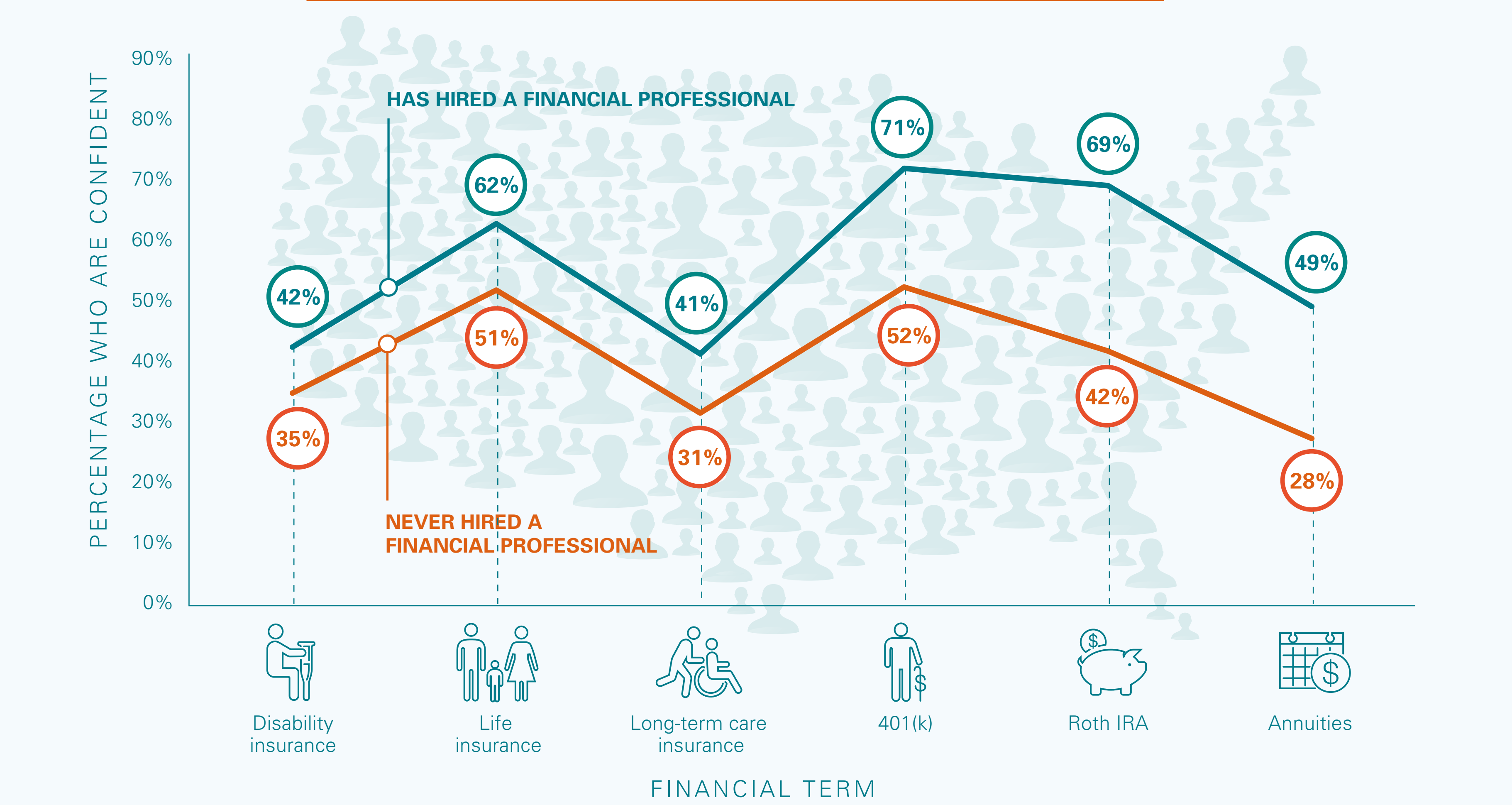
CONSUMERS WITH ADVISORS MORE FINANCIALLY PREPARED & CONFIDENT THAN DIY-ERS



Why haven't 79% of Americans hired a financial professional?



THE CONFIDENCE SCALE



RETIREMENT KNOW-HOW

