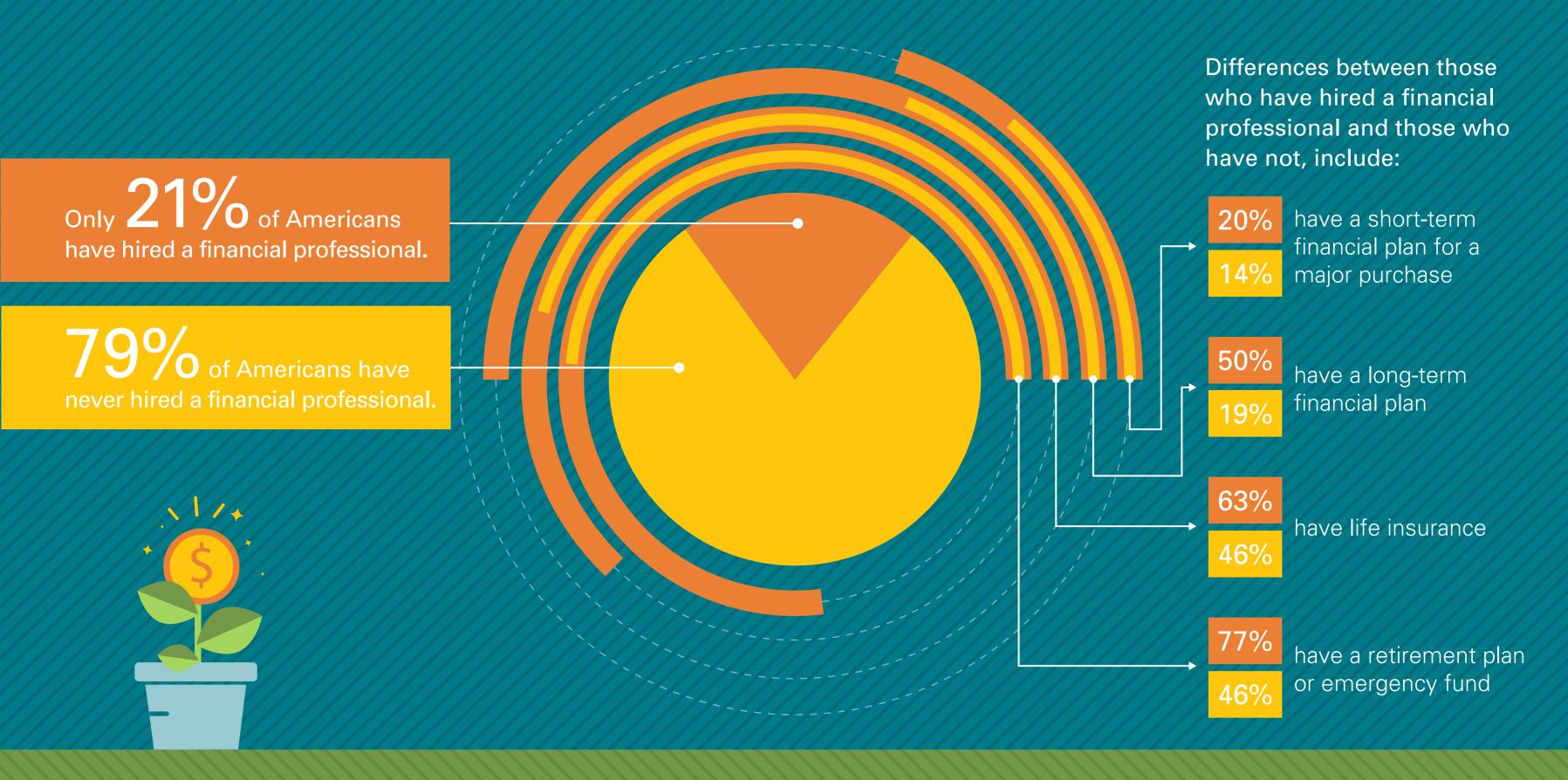
CONSUMERS WITH ADVISORS MORE FINANCIALLY PREPARED & CONFIDENT THAN DIY-ERS



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

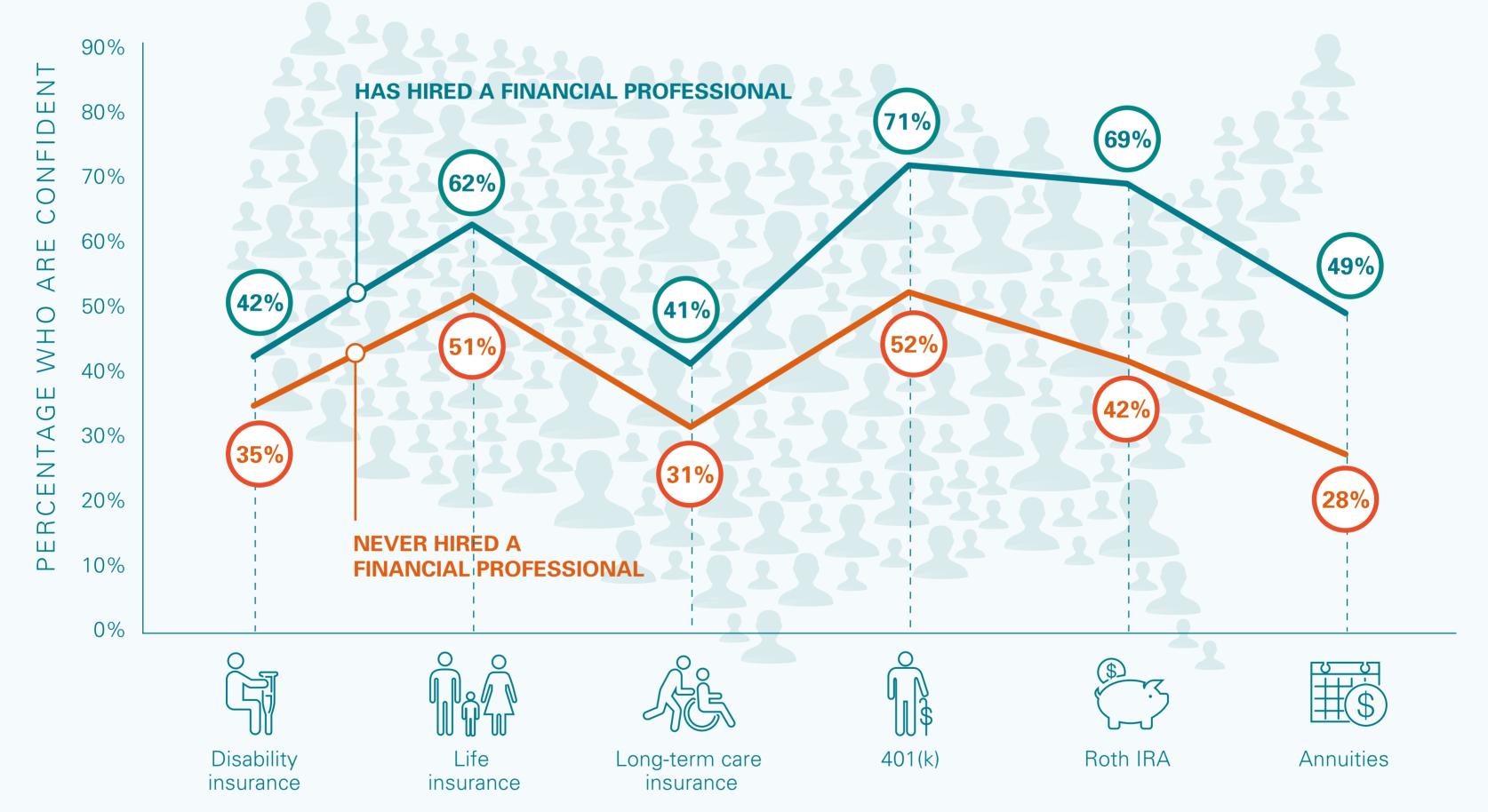
"I don't have enough money or assets to need one"* *28% of those respondents make \$75k/yr.+

"I'm capable of managing my own finances"

"It would cost too much money"

"I don't know what type of planner to hire" "I don't see the value in traditional financial planning'

THE CONFIDENCE SCALE



FINANCIAL TERM

RETIREMENT KNOW-HOW

