



EMPLOYEE PERSPECTIVE

Educate. Advise. Guide.

17. Do you think being able to take out a loan on your account is an important feature to have?

- Important
- Doesn't Matter

18. Would you sign up to have your contribution increase *automatically* every year if it was an option in your plan? Yes No

19. Would you prefer to allocate your investments yourself or to be guided by asset allocation models?

- Myself
- Asset allocation model
- What is an asset allocation model?

20. What forms of investment education would you prefer? (Check all that apply):

- Group meetings
- Individual consultations
- Statement stuffers
- Newsletters
- Email education program
- Investment videos
- Bulletin Board Postings
- Personalized reports
- Online education
- Targeted education mailings to your home

21. What method do you prefer to make changes on your account?

- Internet
- Voice Response Line
- Live person on phone

22. What would be the reasons for not contributing to your 401k plan? (or not contributing the maximum amount allowed to your retirement plan) (Check all that apply):

- No extra money to save
- Already saving enough on my own
- Don't understand the benefit/options
- Not enough employer match
- Don't like the investment options

23. What key concerns do you have at this time? (Check all that apply):

- Having enough money to retire
- Understanding the statements
- Getting investment advice
- Selecting investment options
- Web site navigability
- Rolling outside retirement accounts into current plan
- Taking distributions
- Understanding account fluctuations
- Investment returns
- Not being able to save enough
- Not understanding the fees on my account
- Not understanding 'what's in it for my employer'
- Not enough investment options
- None

Thank you for completing this survey. The results will help your plan sponsor improve the education program offered and provide a means for evaluating the effectiveness of the program.