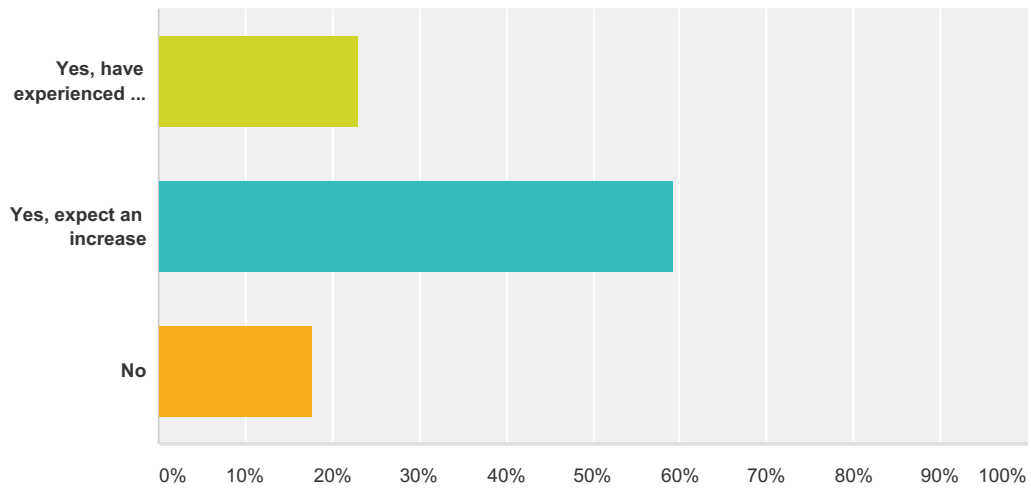


Q1 Have you experienced or do you expect an increase in E & O Premium?

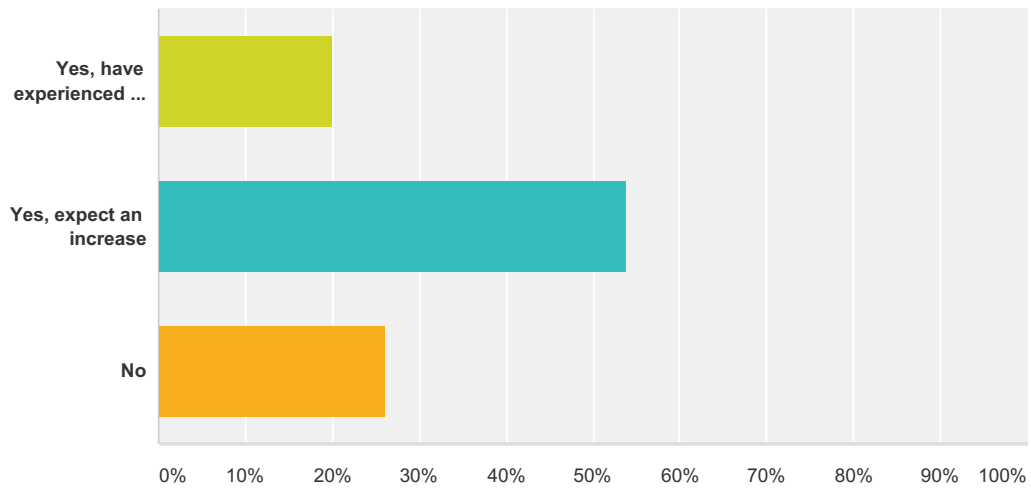
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes, have experienced an increase	22.87% 250
Yes, expect an increase	59.38% 649
No	17.75% 194
Total	1,093

Q2 Have you experienced or do you expect an increase in minimum account balances?

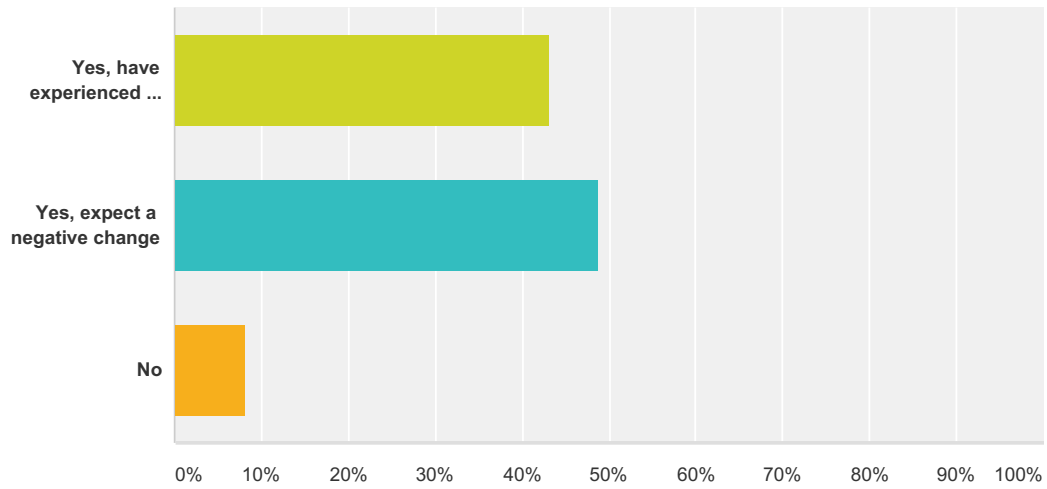
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes, have experienced an increase	20.04% 219
Yes, expect an increase	53.89% 589
No	26.08% 285
Total	1,093

Q3 Have you experienced or do you expect a negative change in commission compensation arrangements?

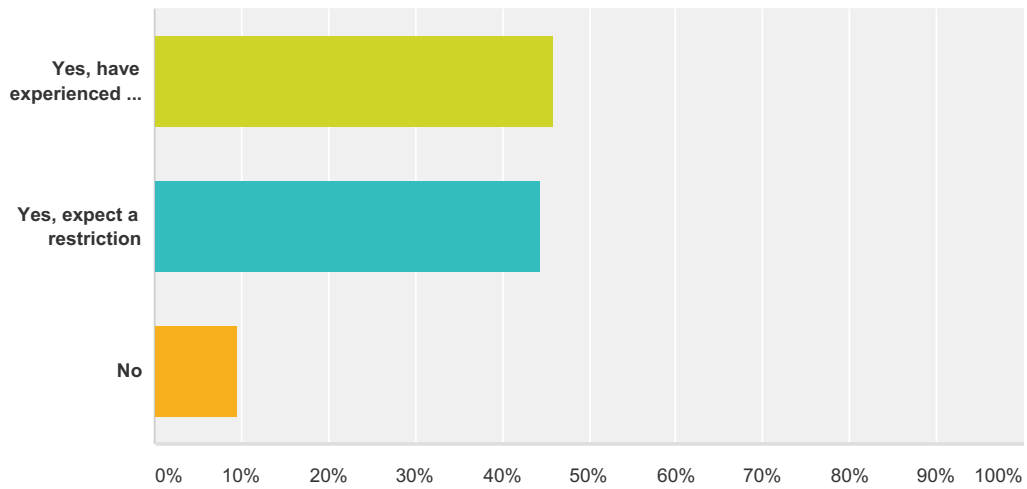
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes, have experienced a negative change	43.18% 472
Yes, expect a negative change	48.76% 533
No	8.05% 88
Total	1,093

Q4 Have you experienced or do you expect a restriction of product offerings?

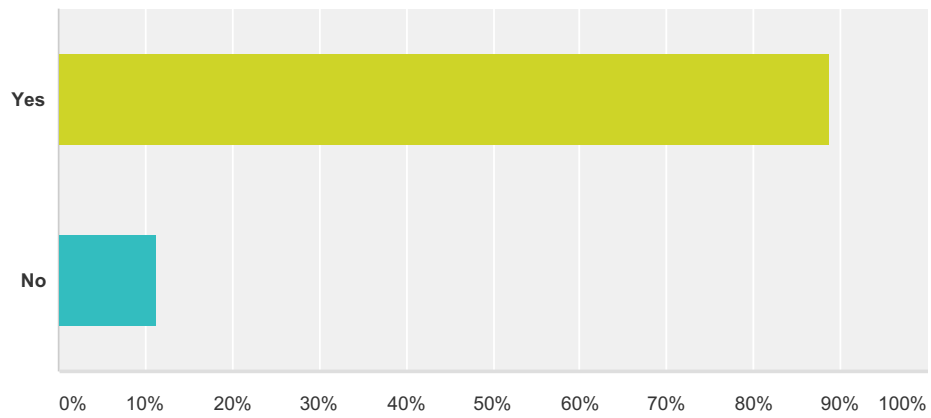
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes, have experienced a restriction	45.93% 502
Yes, expect a restriction	44.46% 486
No	9.61% 105
Total	1,093

Q5 Do you believe consumers will need to pay more for services?

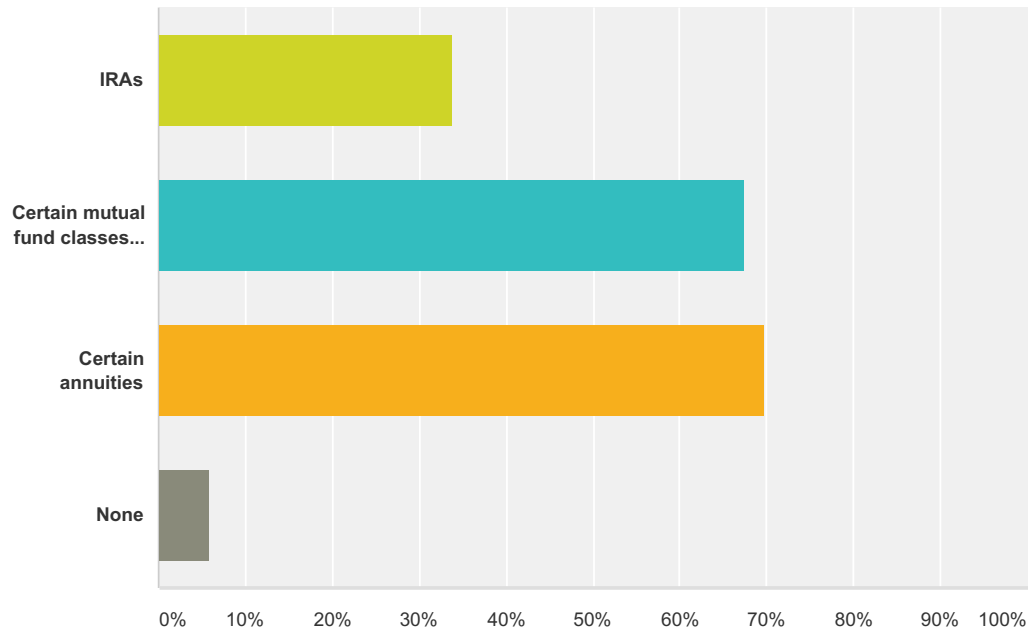
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes	88.66% 969
No	11.34% 124
Total	1,093

Q6 Have you been told or experienced that you cannot recommend any of the following products? (Select all that apply.)

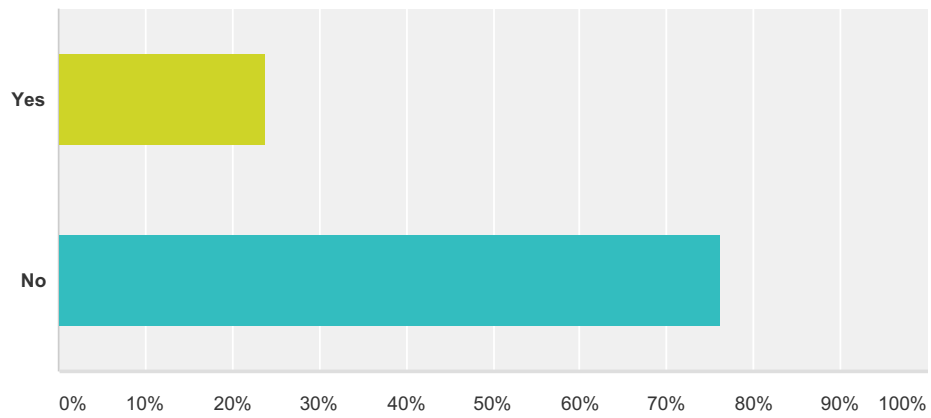
Answered: 1,093 Skipped: 0



Answer Choices	Responses
IRAs	33.76% 369
Certain mutual fund classes or types	67.52% 738
Certain annuities	69.81% 763
None	5.86% 64
Total Respondents: 1,093	

Q7 Are you required to obtain new designations?

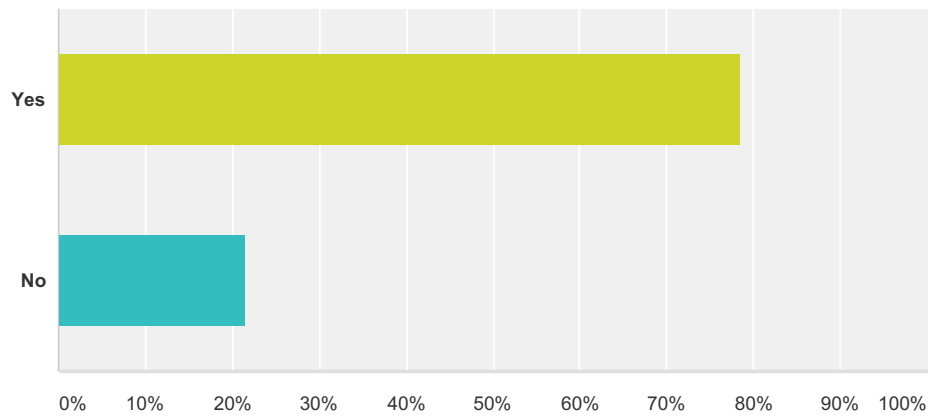
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes	23.88% 261
No	76.12% 832
Total	1,093

Q8 Is confusion about the rule impeding your ability to serve clients?

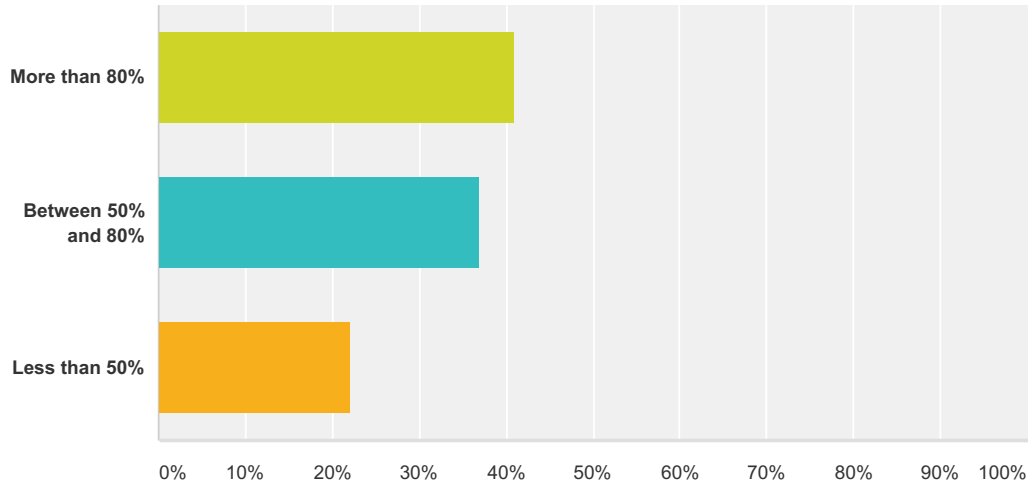
Answered: 1,093 Skipped: 0



Answer Choices	Responses
Yes	78.41% 857
No	21.59% 236
Total	1,093

Q9 What percentage of your current clients with retirement savings (401(k), IRA, 403(b), etc.) would be subject to increased costs if their accounts (including annuities, buy and hold, TDF investments) were switched from a commission arrangement to a fee-based arrangement?

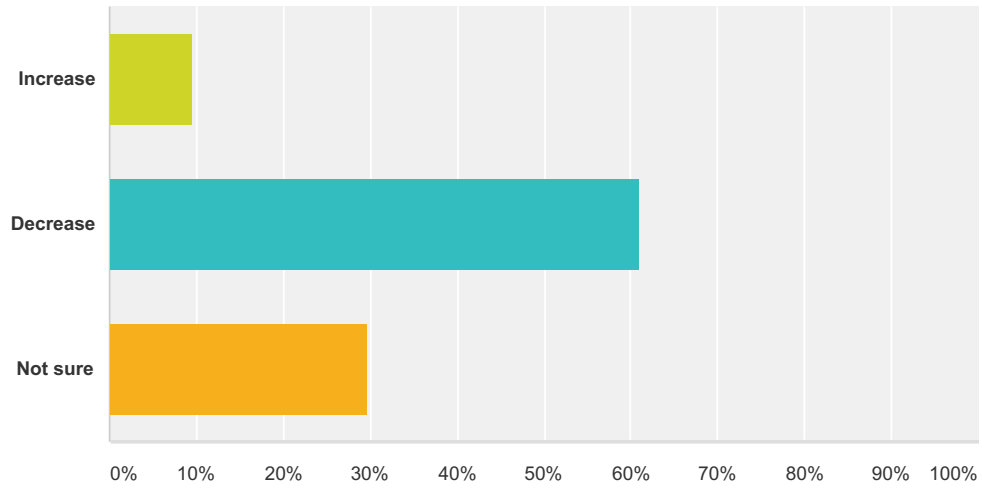
Answered: 1,093 Skipped: 0



Answer Choices	Responses
More than 80%	40.99% 448
Between 50% and 80%	36.87% 403
Less than 50%	22.14% 242
Total	1,093

Q10 Do you believe overall retirement readiness would increase or decrease if all contributions were required to be Roth-type (after tax with tax-free distributions)?

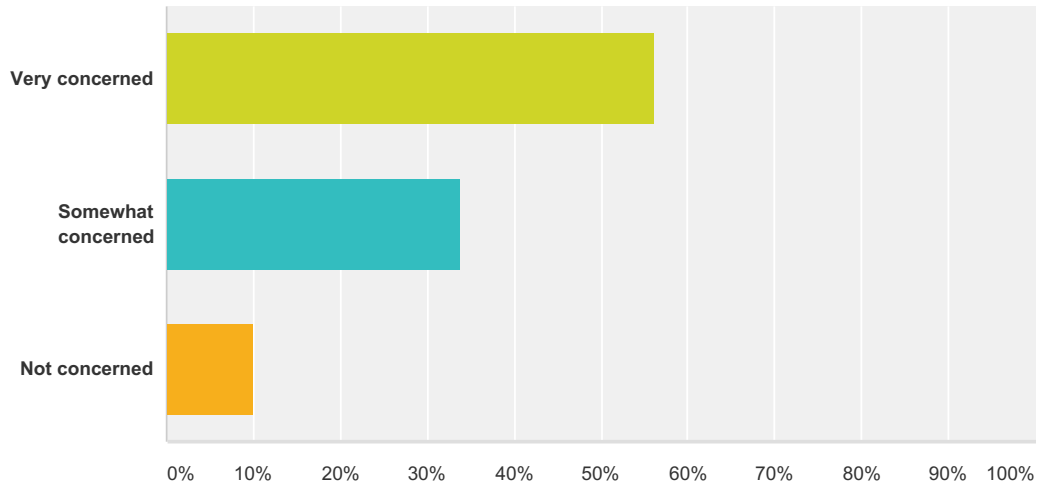
Answered: 1,079 Skipped: 14



Answer Choices	Responses
Increase	9.55% 103
Decrease	60.89% 657
Not sure	29.56% 319
Total	1,079

Q11 If laws were changed so that almost all retirement plans were funded with after-tax contributions (Roth-type), how concerned would you be that such changes would have a negative impact on your clients?

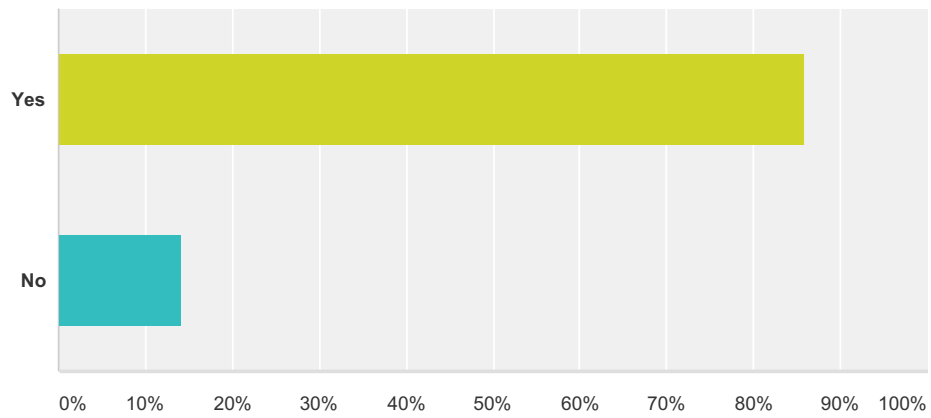
Answered: 1,079 Skipped: 14



Answer Choices	Responses
Very concerned	56.16% 606
Somewhat concerned	33.73% 364
Not concerned	10.10% 109
Total	1,079

Q12 Do you file a Schedule C with your income tax reporting?

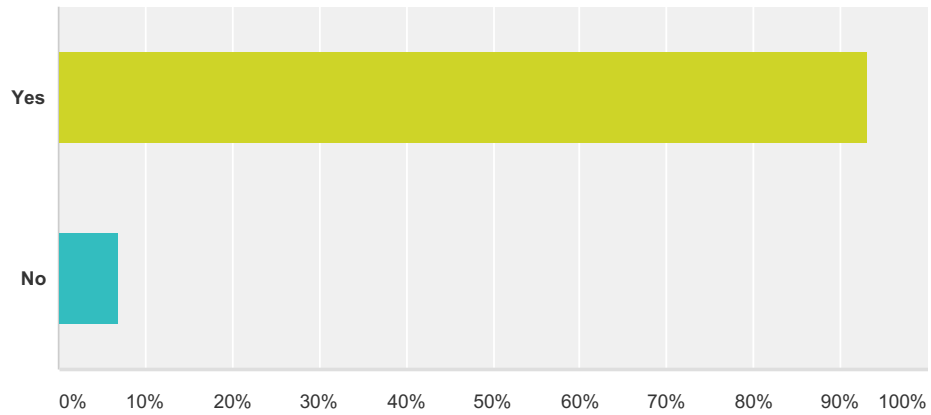
Answered: 1,070 Skipped: 23



Answer Choices	Responses
Yes	85.89% 919
No	14.11% 151
Total	1,070

Q13 Do you sell IRAs or IRA Rollovers?

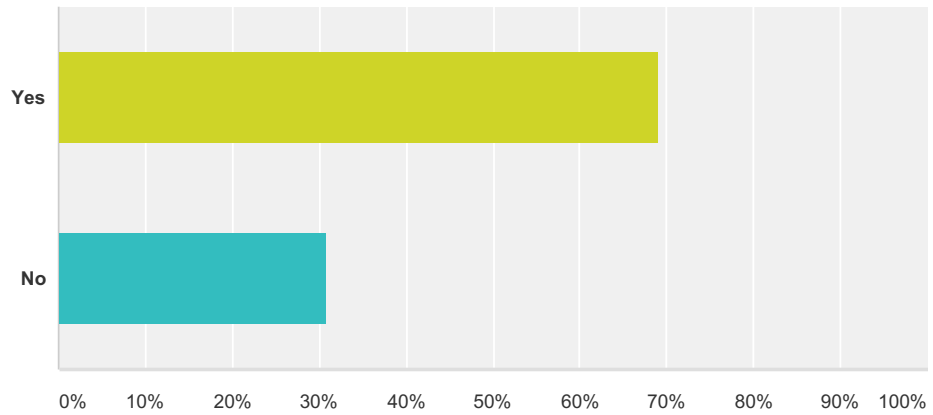
Answered: 1,070 Skipped: 23



Answer Choices	Responses
Yes	93.08% 996
No	6.92% 74
Total	1,070

Q14 Do you sell securities?

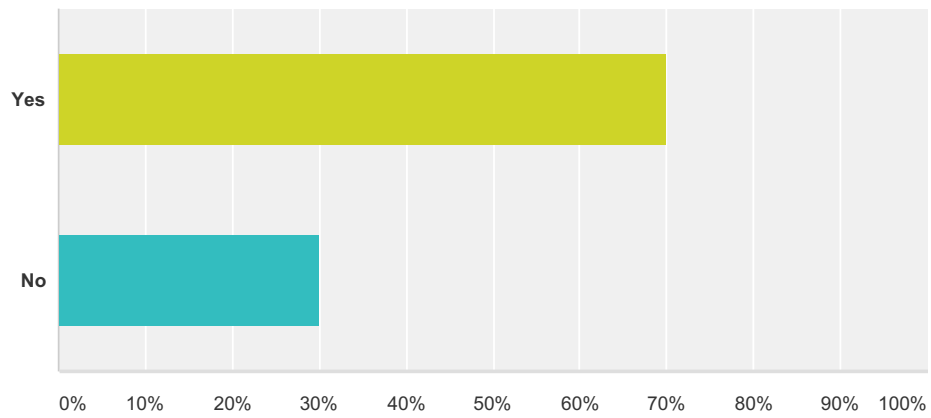
Answered: 1,070 Skipped: 23



Answer Choices	Responses
Yes	69.07% 739
No	30.93% 331
Total	1,070

Q15 Do you provide services to plan participants?

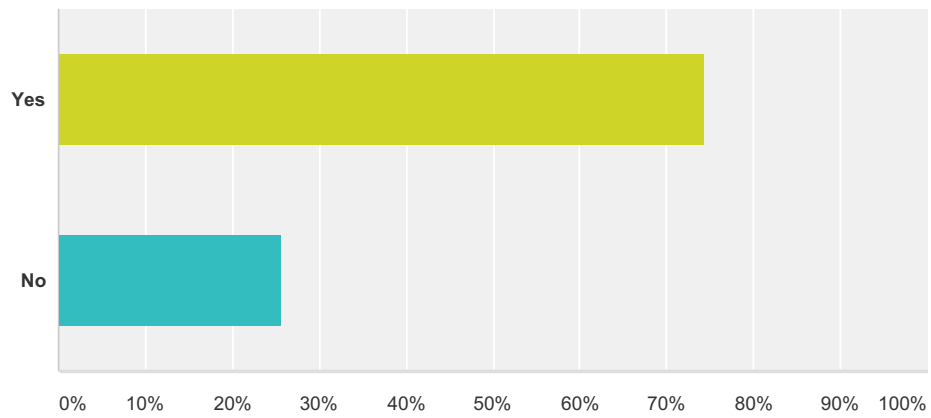
Answered: 1,070 Skipped: 23



Answer Choices	Responses
Yes	69.91% 748
No	30.09% 322
Total	1,070

Q16 Do you provide services to plan sponsors/small businesses?

Answered: 1,070 Skipped: 23



Answer Choices	Responses
Yes	74.30% 795
No	25.70% 275
Total	1,070