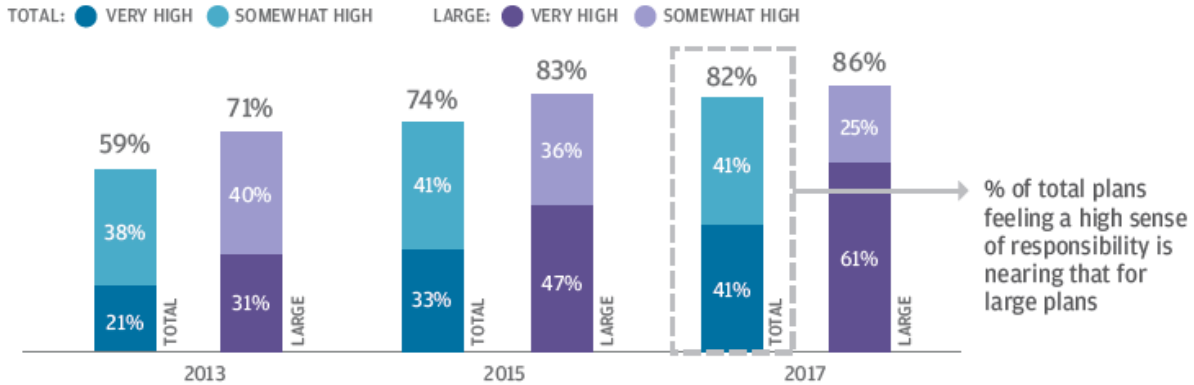


PROGRESS BEGINS WITH CONCERN AND MOTIVATION

Our survey findings indicate a significant, steady increase in the sense of responsibility plan sponsors feel for employees' overall financial wellness. Across all ("total") plan sponsors surveyed, 82% say they feel a "very high" or "somewhat high" sense of responsibility. This represents a 23 percentage point increase over 2013 and brings the level for all plans close to that for large plans (**EXHIBIT 1**).

Plan sponsors' sense of responsibility for employees' financial wellness is climbing

EXHIBIT 1: "AS AN EMPLOYER, WHICH OF THE FOLLOWING BEST DESCRIBES THE LEVEL OF RESPONSIBILITY YOU FEEL FOR THE OVERALL FINANCIAL WELLNESS OF YOUR EMPLOYEES?"



Note: Total n = 396 (2013), 756 (2015), 968 (2017); Large (>\$250M) n = 62 (2013), 125 (2015), 165 (2017).

Source: J.P. Morgan Plan Sponsor Research 2013, 2015, 2017.