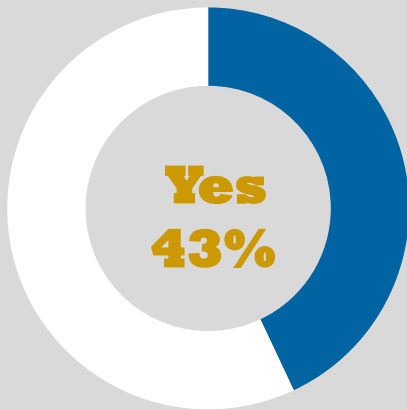


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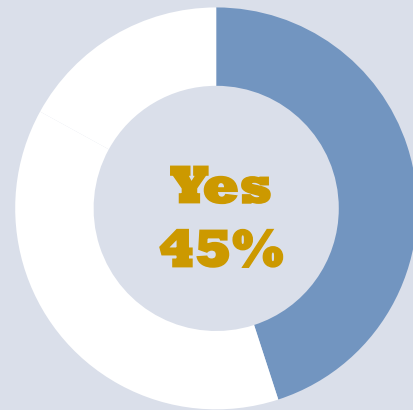
2014 DC Plan Sponsor Perspectives: Affordable Care Act and Retirement Benefits



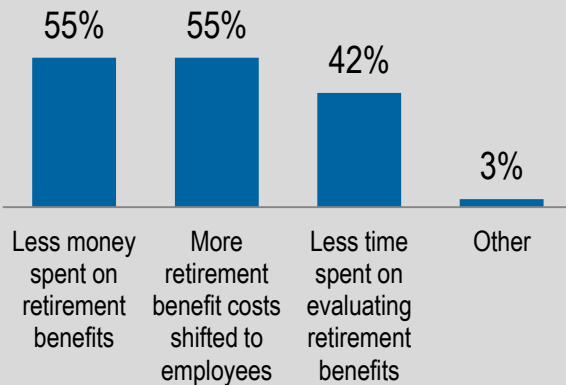
ACA Currently Affecting Retirement Benefits Strategy or Spending



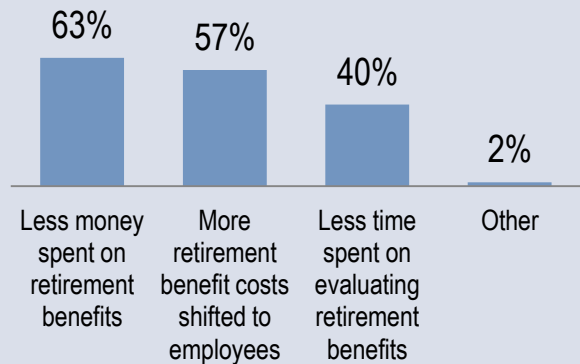
Anticipate ACA Affecting Retirement Benefits Strategy or Spending in 2014



How?



How?



Methodology

In late 2013 and early 2014, LIMRA SRI surveyed U.S. employers who sponsor a defined contribution (DC) plan. Analyses are based on 1,516 respondents. Sampling was designed to obtain sufficient sample by asset size.