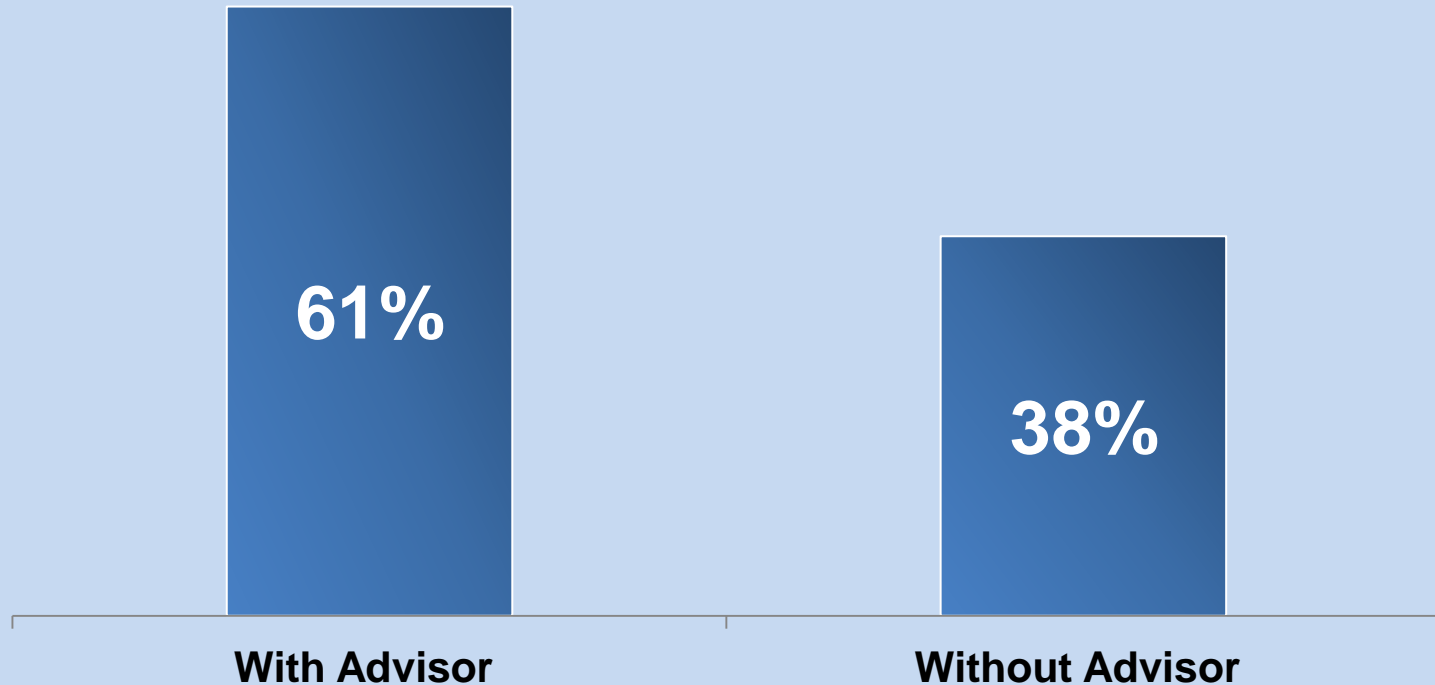


# Using Advisors Drive Greater Saving Habits

Consumers who worked with an advisor were more likely to save at a high savings rate than those who didn't.



High saving = More than 7 percent of salary deferred into a retirement plan

Source: 2012 Consumer Survey, LIMRA