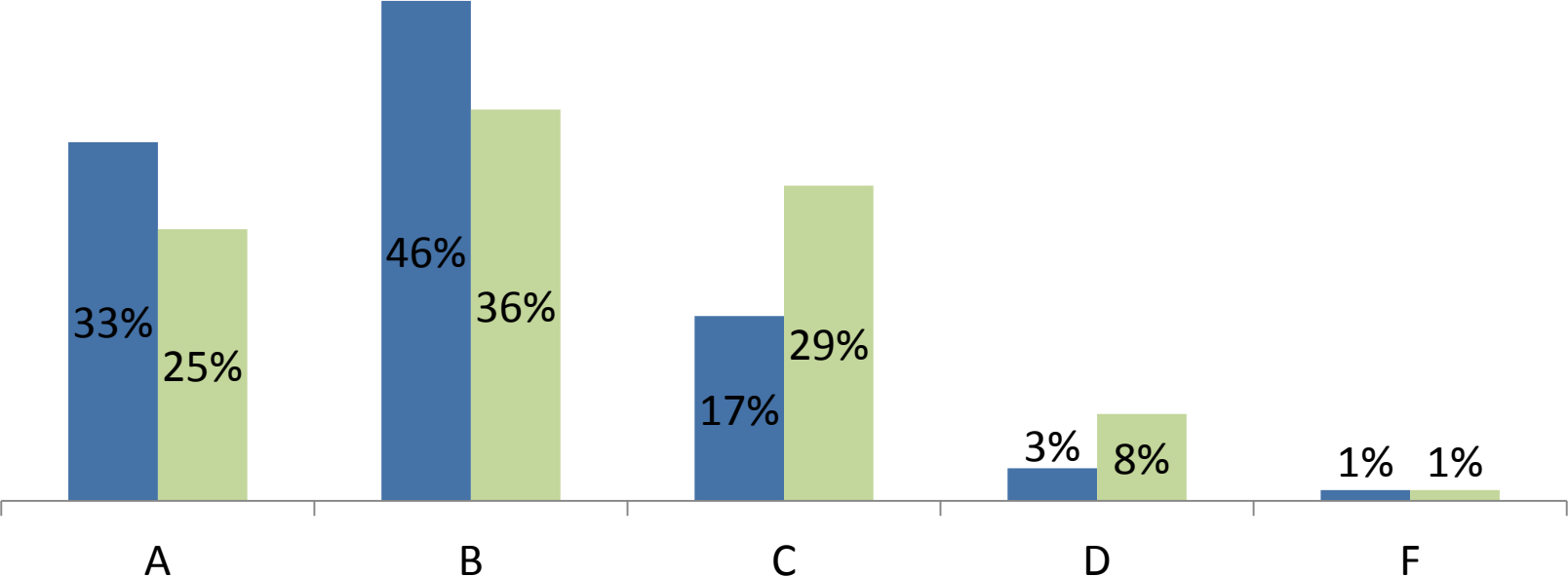


# Employers grade themselves more favorably than their employees

■ Company's retirement savings benefits program  
■ Employees' retirement savings habits



Source: *Prioritizing Retirement: Sponsors' Benefits Challenge (2014)*, LIMRA Secure Retirement Institute.