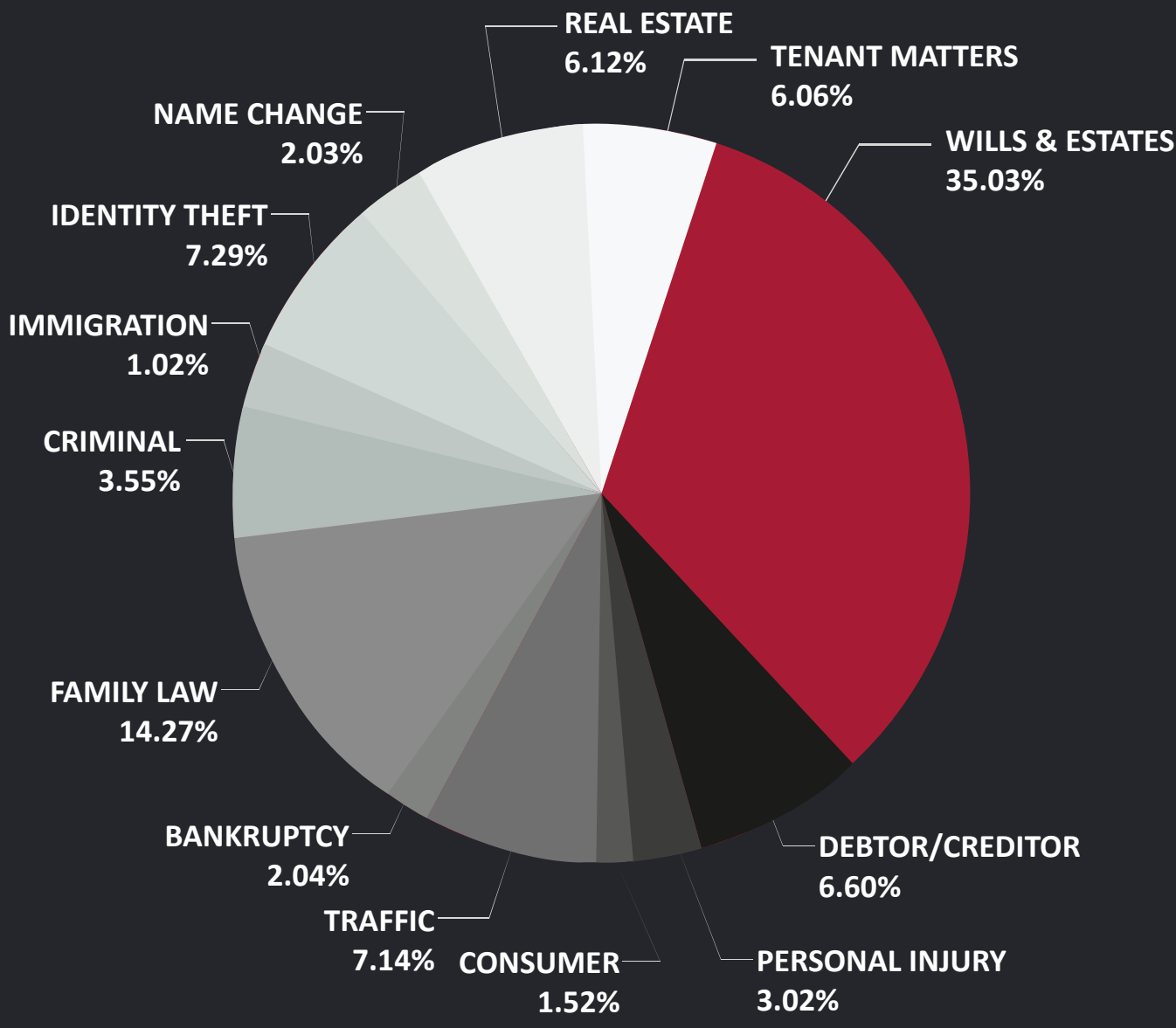


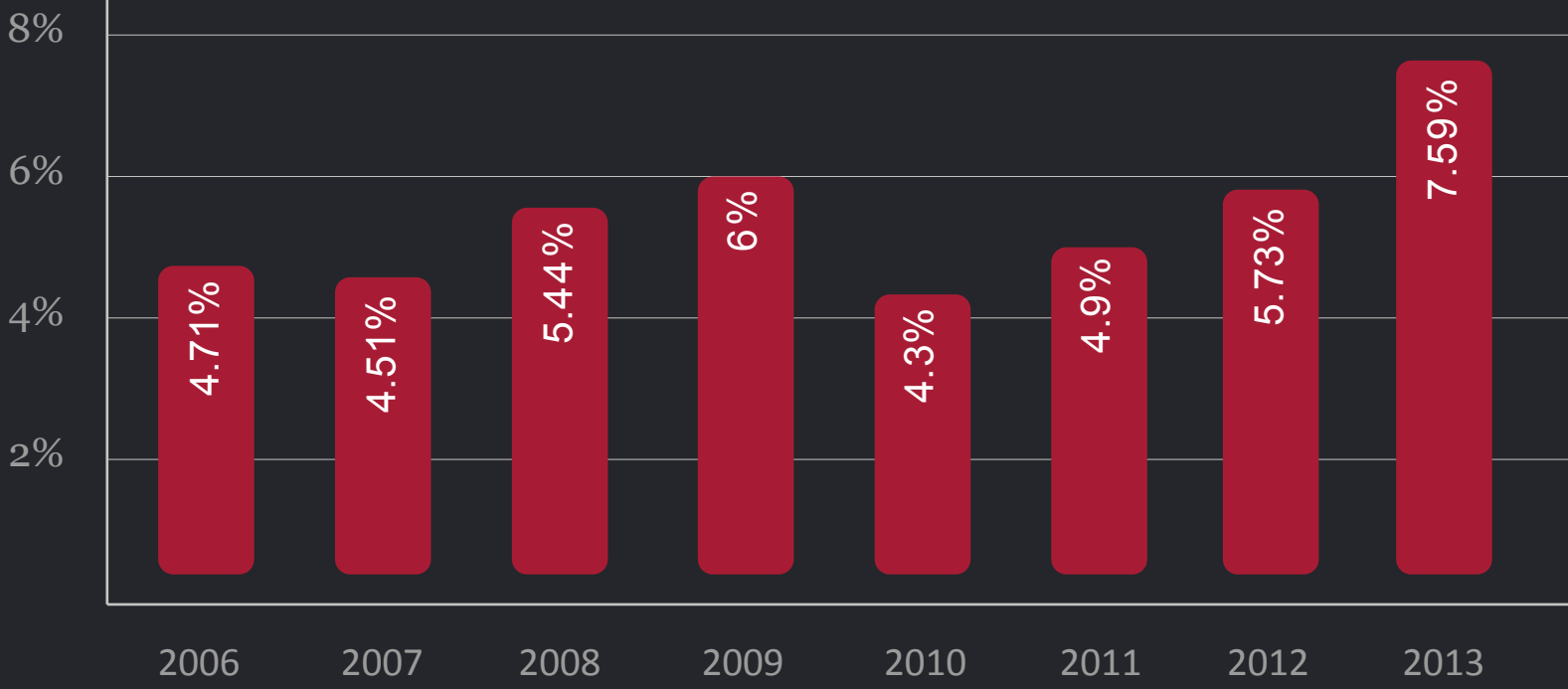
AVERAGE UTILIZATION

IN THE WORK PLACE



RISE IN IDENTITY THEFT

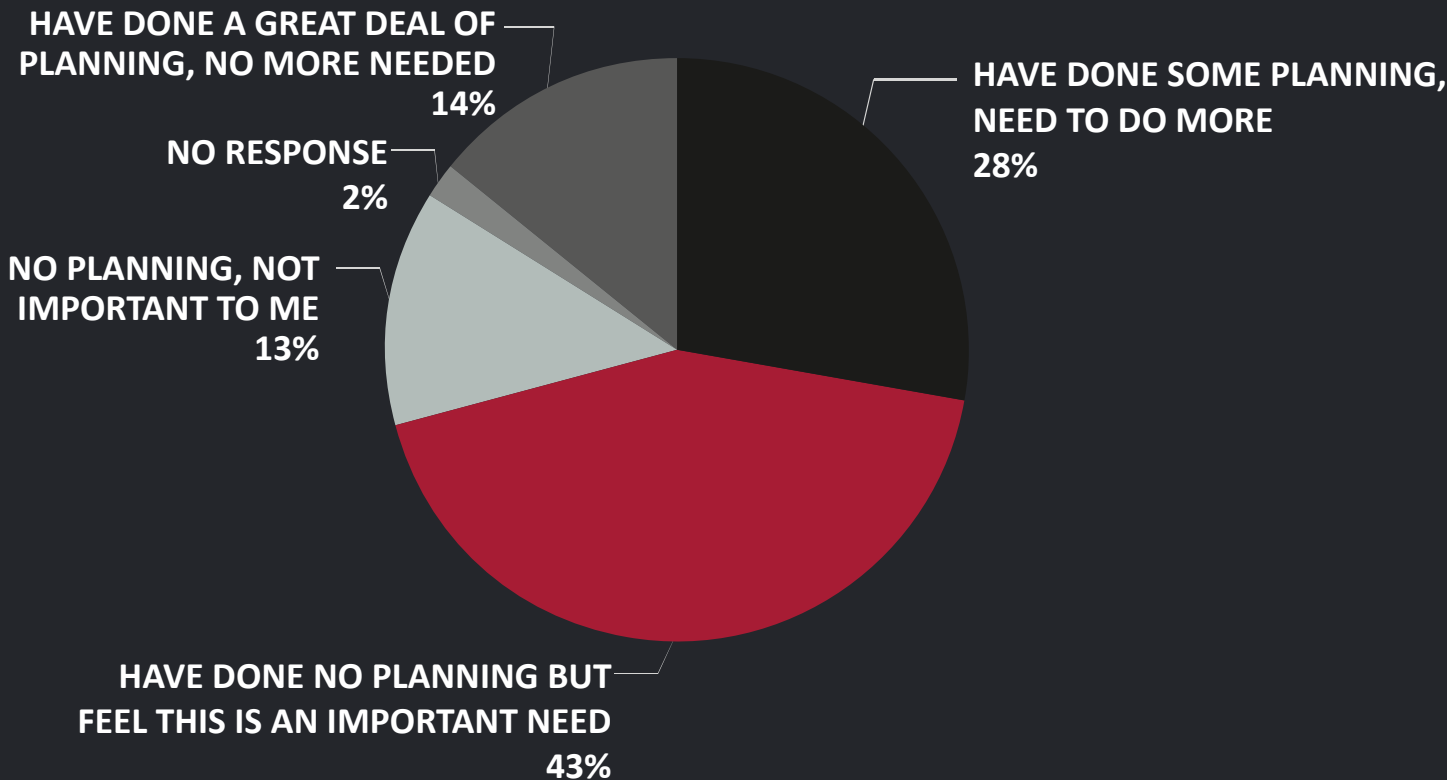
There are over 12 Million Identity Theft Victims This Year



<http://www.statisticbrain.com/identity-theft-fraud-statistics/>

EMPLOYEES & LEGAL PLANNING

How much planning have you done for your legal needs?



78% of American adults do not have a will or other estate plan in place

In the next year, 37% of all employees will face legal problems, but fewer than one in ten will consult an attorney.

