
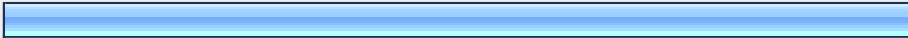


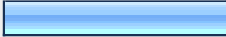
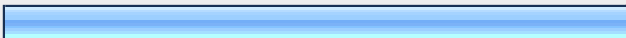
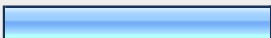



# NAGDCA Survey

1. Please provide your contact information. (Optional)			
		Response Percent	Response Count
Name:		100.0%	40
Entity:		100.0%	40
Email Address:		95.0%	38
		<i>answered question</i>	<b>40</b>
		<i>skipped question</i>	<b>8</b>

2. Given the downturn in the economy, have you seen an increase in loans since 1/1/08?			
		Response Percent	Response Count
Yes		33.3%	15
No		42.2%	19
Information Not Available		24.4%	11
		<i>answered question</i>	<b>45</b>
		<i>skipped question</i>	<b>3</b>

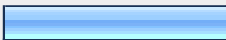

3. Given the downturn in the economy, have you seen an increase in hardship withdrawals since 1/1/08?			
		Response Percent	Response Count
Yes		68.8%	33
No		29.2%	14
Information Not Available		2.1%	1
		<i>answered question</i>	<b>48</b>
		<i>skipped question</i>	<b>0</b>

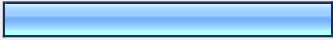
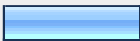
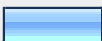


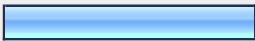
**4. What are the reasons for the increases in the hardship withdrawals?**

		Response Percent	Response Count
Foreclosures		66.0%	31
Health/Medical		25.5%	12
Education		8.5%	4
Other		19.1%	9
I have not seen an increase.		27.7%	13
		<b>answered question</b>	<b>47</b>
		<b>skipped question</b>	<b>1</b>





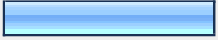
**5. What percentage of your plan participants who made contributions during calendar year 2007 contributed the ordinary maximum amount of \$15,500?**

		Response Percent	Response Count
0 - 5%		44.7%	21
6 - 10%		21.3%	10
11 - 20%		6.4%	3
21 - 50%		2.1%	1
51 - 75%		0.0%	0
80 - 100%		0.0%	0
Information Not Available		25.5%	12
		<b>answered question</b>	<b>47</b>
		<b>skipped question</b>	<b>1</b>

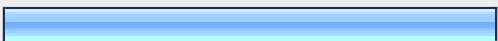


6. Have you received requests from plan participants to defer their mandatory distributions?			Response Percent	Response Count
Yes			24.4%	11
No			75.6%	34
			<i>answered question</i>	<b>45</b>
			<i>skipped question</i>	<b>3</b>

7. What percentage of your plan participants who made contributions during calendar year 2007 and contributed the ordinary maximum of \$15,500 also used the Age-50 catch-up benefit?			Response Percent	Response Count
0 - 5%			36.2%	17
6 - 10%			14.9%	7
11 - 20%			10.6%	5
21 - 50%			8.5%	4
51 - 75%			2.1%	1
80 - 100%			0.0%	0
Information Not Available			27.7%	13
			<i>answered question</i>	<b>47</b>
			<i>skipped question</i>	<b>1</b>

**8. What percentage of your plan participants who made contributions during calendar year 2007 and contributed the ordinary maximum of \$15,500 also used the 3-year catch-up benefit?**

		Response Percent	Response Count
0 - 5%		68.8%	33
6 - 10%		4.2%	2
11 - 20%		2.1%	1
21 - 50%		0.0%	0
51 - 75%		2.1%	1
80 - 100%		0.0%	0
Information Not Available		22.9%	11
		<b>answered question</b>	<b>48</b>
		<b>skipped question</b>	<b>0</b>

**9. What percentage of your plan participants who are currently employed and 70 1/2 or older took (received) a plan distribution that equaled their required minimum distribution?**

		Response Percent	Response Count
0 - 5%		54.2%	26
6 - 10%		0.0%	0
11 - 20%		2.1%	1
21 - 50%		0.0%	0
51 - 75%		0.0%	0
80 - 100%		0.0%	0
Information Not Available		43.8%	21
		<b>answered question</b>	<b>48</b>
		<b>skipped question</b>	<b>0</b>