

CRS Outperforms all Third Party Administrators in Satisfaction Study

2019 ANNUAL GREGORY GROUP PLAN SPONSOR SURVEY

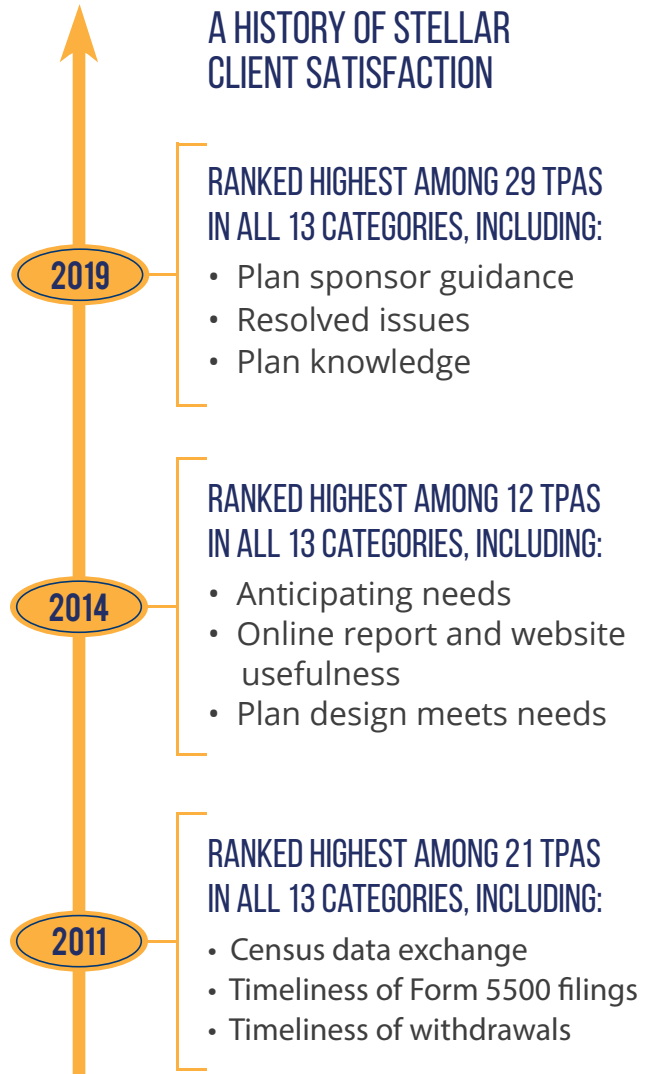
CRS OUTPERFORMED ALL SURVEY PARTICIPANTS IN THE FOLLOWING CATEGORIES:

Category	Rank
Delivering on Client Service Expectations	#1/29
Delivering on Plan Design & Admin. Expectations	#1/29
Satisfaction with Amount of Communication	#1/29
Percentage of Clients Who Have Had Issues	#1/29
Net Promoter Score	#1/29

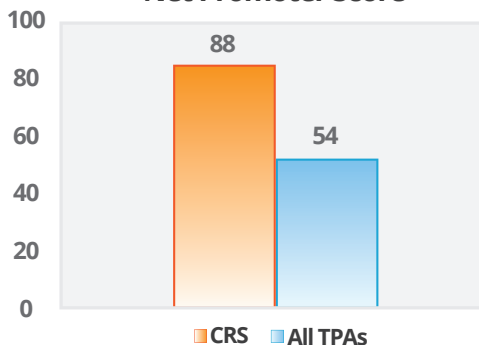
KEY SURVEY FINDINGS

Snapshot of Key Survey Statistics	CRS	All TPAs
Invites	922	20,044
Responses	250	4,889
Average Time Spent on Survey	7:03	8:02
Average Client Contacts per Year	6.2	7.9
% Satisfied with Contact	89.3%	67.3%
Experienced a Problem	2.7%	16.2%
Satisfied with Resolution	16.7%	13.2%
Overall Satisfaction with TPA	6.57	5.87
Net Promoter Score	88	54

A HISTORY OF STELLAR CLIENT SATISFACTION



Net Promoter Score



Creative Retirement Systems (CRS) received the highest Net Promoter Score (NPS) among all 29 third party administrators (TPAs) included in the survey. NPS distills customer satisfaction and loyalty to a single, aggregate number. Net Promoter score is a rating between -100 to 100, with 100 being the best and -100 being the worst.

