Here's another one for you. According to Ubiquity retirement and Savings, a recent study that they conducted shows that 57% of plan participants think they are not saving enough for retirement. But despite those concerns, 70% of those surveyed also said that they plan on doing nothing about it. Now, Albert Einstein famously said that the definition of insanity is doing the same thing over and over, and expecting different results. Our feeling is that this needs to change now. Saving for retirement is just far too important to ignore. We think with just a little bit of discipline, and breaking some old bad habits, we can get you back on track. If you have any questions, as always, you know where to find us and we look forward to speaking to you.