Executive Summary

The survey was conducted for 180 clients of Kapusta Financial Group using two methods of distribution; mail and email (Survey Monkey). A hard copy of the survey was mailed to 28 clients, while the email survey was electronically sent to 152 clients. The survey was segmented and sent to 6 separate categories of KFG clients. Two requests for participation were made for hard copy respondents - the initial request and a follow-up letter urging participation during May and June 2015. Three requests for participation were made for email respondents - the initial request, a follow-up request, and a last call request urging participation during May and June 2015. 111 survey responses were received representing a 61.6% response rate.

SATISFACTION:

The survey results indicate that an overwhelming number of clients are satisfied with the services provided by KFG.

- **Overall Satisfaction**: 99% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied with KFG over the past year.

- **Valued Client**: 98% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied when it comes to KFG treating them as a ‘valued’ client.

- **KFG Knowledge and Experience**: 99% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied when it comes to the fact that their financial advisor is knowledgeable and experienced in the financial services industry.

- **Understanding Financial Goals**: 97% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied that their advisor has a clear vision and understanding of their financial goals.

- **Meeting Financial Goals**: 94% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied that their portfolios are designed to meet their specific financial goals.

- **Meaningful Meetings**: 96% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied with ‘meaningful’ meetings with their advisor.

- **Fee for Services Provided**: 80% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied that the fee the pay for services to KFG is of value to clients.

- **Continue Using KFG**: When it comes to using KFG in the next year, 98% said they are either ‘Extremely’ or ‘Very’ Likely to use KFG’s services again next year.
• **Clients Referring Others to KFG:** When it comes to referrals, 92% of respondents said they are either ‘Extremely’ or ‘Very’ Likely to refer one of their peers to KFG.

**TRUSTWORTHY:**

• 99% of respondents indicated that they are either ‘Extremely’ or ‘Very’ Satisfied that their financial advisor is ‘trustworthy’.

• The word ‘trustworthy’ was one of the most frequently used responses when clients were asked to describe KFG’s greatest strength.

• Clients also repeatedly used ‘honesty’ and ‘integrity’ in describing KFG.

• Clients also cited KFG’s ‘knowledge and expertise’ and ‘personal service and care’ as KFG’s top strengths.

**CLIENT TEMPERAMENT:**

*In this time of economic uncertainty, how important is it to have your assets under management with a financial advisor?*

• 95% of those who responded said it is ‘Extremely’ or ‘Very’ Important to have their assets managed with a financial advisor.

• 5% of those who responded said it is either ‘Important’ or ‘Somewhat’ Important to have their assets managed with a financial advisor.

• Only 1% responded ‘Not Important’.

*During these challenging times, what best describes your “investment temperament” with respect to your portfolio under management?*

• 75% said they rely completely on their financial advisor and accept their recommendations.

• 24% said they follow markets somewhat and like to give input to their financial advisor.

*How important is it that your financial advisor is a Certified Financial Planner (CFP), is federally regulated, and participates in mandatory continuing education?*

• 99% of respondents said that it is either ‘Extremely’ or ‘Very’ Important to them.
• Only 1% said it was ‘Important’ to them.

CLIENT COMMUNICATION:

• **Explaining Complicated Concepts:** 95% of respondents said that they are either ‘Extremely’ or ‘Very’ Satisfied with KFG when it comes to explaining complicated investment concepts in an easy-to-understand manner.

• **Providing Regular Reports:** 97% of respondents said they are either ‘Extremely’ or ‘Very’ Satisfied with KFG providing regular investment reports.

• **Answering Their Questions:** 97% of respondents said they are either ‘Extremely’ or ‘Very’ Satisfied with KFG providing answers to their financial questions in a timely manner.

ENGAGING TECHNOLOGY:

*Where do you get most of your financial news? (Check all that apply)*

• 53% of respondents get their financial news from the TV.

• 42% of respondents get their financial news from the Print Newspaper.

• 39% of respondents get their financial news Online.

• 19% of respondents get their financial news from the Radio.

• 15% of respondents chose Other:
  - Kiplinger – Money
  - Magazines
  - Kapusta Newsletter
  - Family/friends
  - Financial advisor, Annual Reports

*What financial issues are you most interested in and follow most closely? (Check all that apply)*

• 76% of respondents are interested in Retirement Planning.

• 44% of respondents are interested in Financial Planning/Saving.

• 39% of respondents are interested in Taxes.

• 37% of respondents are interested in Social Security.
• 23% of respondents are interested in U.S. Stock Markets.
• 18% of respondents are interested in Estate Planning.
• 5% of respondents are interested in College Education.

Which of the following devices do you use to connect to the internet? (Check all that apply)

• 55% of respondents connect to the internet via Laptop Computer.
• 53% of respondents connect to the internet via Desktop.
• 45% of respondents connect to the internet via Smart phone.
• 40% of respondents connect to the internet via Tablet/iPad.

SOCIAL MEDIA:

Which of the following social media sites do you currently have an account with? (Check all that apply)

• 44% of respondents have an account with Facebook.
• 37% of respondents have an account with Google+.
• 32% of respondents have an account with LinkedIn.
• 15% of respondents have an account with YouTube.
• 6% of respondents have an account with Twitter.

In a typical week, which of the following social media sites do you use most often? (Check all that apply)

• 36% of respondents use Facebook most often.
• 30% of respondents use Google+ most often.
• 12% use LinkedIn most often.
• 7% use YouTube.
• 3% use Twitter.
In a typical week, how likely are you to use social media sites?

- 33% of respondents are either ‘Extremely’ or ‘Very’ Likely to use social media during a typical week.
- 18% of respondents said they are ‘Somewhat’ Likely to use social media during a typical week.
- 28% said they are ‘Not’ Likely to use social media during a typical week.

How likely would you be to follow Kapusta Financial Group on social media sites if they posted current news posts and blogs?

- 28% of respondents said that they are either ‘Extremely’ or ‘Very’ Likely to follow KFG on social media if they posted news and blog articles.
- 20% of respondents said they are ‘Somewhat’ Likely to follow KFG on social media.
- 40% of respondents said they are ‘Not’ Likely to follow KFG on social media.

What questions/topics would you like Kapusta Financial Group to address in future blog postings?

- 19% of the respondents provided the following suggestions:
  - Estate planning
  - Financial Planning
  - Retirement
  - Market News/Fed News
  - Effect of major world finance players, political decisions in U.S. on our markets
  - Opinions and information about the stock and bond market
  - Current condition of the national and world economy
  - Energy
Please rate how well you think Kapusta Financial Group performs in the following areas:

Answered: 110  Skipped: 1

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**Your individual portfolio(s) is designed to meet your specific financial goals**

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**Your financial advisor is knowledgeable and experienced in the financial services industry**

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**Your financial advisor is proactive**

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**Your financial advisor is trustworthy**

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**Your financial advisor has a clear vision and understanding of your financial goals**

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Your financial advisor explains complicated investment concepts in an easy-to-understand manner

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The fee for the services you receive is of value

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In this time of economic uncertainty, how important is it to have your assets under management with a financial advisor?

Answered: 111  Skipped: 0

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<td>14.3%</td>
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</tbody>
</table>
During these challenging times, what best describes your “investment temperament” with respect to your portfolio under management?

Answered: 111    Skipped: 0

<table>
<thead>
<tr>
<th>Client</th>
<th>A</th>
<th>B</th>
<th>C</th>
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<tr>
<td>I rely completely on my financial advisor and...</td>
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<td>22</td>
<td>85.7%</td>
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<tr>
<td>I follow markets somewhat and like to give input to my...</td>
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<td>10</td>
<td>37.0%</td>
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<tr>
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</table>
How important is it that your financial advisor is a Certified Financial Planner (CFP), is federally regulated, and participates in mandatory continuing education?

Answered: 111  Skipped: 0
Please rate how Kapusta Financial Group performs in these areas:

Answered: 110  Skipped: 1

<table>
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<tr>
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<td>meetings with your</td>
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<td>68.0%</td>
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<tr>
<td>Very Satisfied</td>
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<td>14.3%</td>
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</table>
### Client Survey
**Kapusta Financial Group**
**May – June 2015**

<table>
<thead>
<tr>
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<th>C</th>
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<th>Manual</th>
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<td>You receive answers</td>
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<tr>
<td>to your questions in a</td>
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</table>
Where do you get most of your financial news? (Check all that apply)

Answered: 108       Skipped: 3

<table>
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<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online</td>
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<tr>
<td>Print Newspaper</td>
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<tr>
<td>Other (Please specify)</td>
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<tr>
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<td>14.3%</td>
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<tr>
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<td>11.5%</td>
<td>3</td>
<td>7.7%</td>
<td>2</td>
<td>16.7%</td>
<td>4</td>
<td>14.3%</td>
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</tbody>
</table>

15
What financial issues are you most interested in and follow most closely? (Check all that apply)

Answered: 110  Skipped: 1

<table>
<thead>
<tr>
<th>Client Issue</th>
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<th>C</th>
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### Which of the following devices do you use to connect to the internet? (Check all that apply)

Answered: 109  
Skipped: 2

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<td>Desktop</td>
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<tr>
<td>Smart phone</td>
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<tr>
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<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Laptop computer</td>
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<td>20</td>
<td>59.3%</td>
<td>16</td>
<td>48.0%</td>
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<td>71.4%</td>
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<tr>
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<td>Smart phone</td>
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<td>55.6%</td>
<td>15</td>
<td>40.0%</td>
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<td>42.9%</td>
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Which of the following social media sites do you currently have an account with? (Check all that apply)

Answered: 111    Skipped: 0

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<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
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<tr>
<td>Google+</td>
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<td>63.0%</td>
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<td>42.9%</td>
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<tr>
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<td>11.1%</td>
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<td>8.0%</td>
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<tr>
<td>YouTube</td>
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<td>20.0%</td>
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<tr>
<td>I’m not on social media</td>
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</table>
In a typical week, which of the following social media sites do you use most often? (Check all that apply)

Answered: 107  Skipped: 4

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<th>B</th>
<th>C</th>
<th>D</th>
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<th>Manual</th>
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<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Google+</td>
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<td>6</td>
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<td>7</td>
<td>28.6%</td>
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<tr>
<td>Facebook</td>
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<tr>
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<td>7.4%</td>
<td>2</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
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</tbody>
</table>
In a typical week, how likely are you to use social media sites?

Answered: 110  Skipped: 1

<table>
<thead>
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<th>Client</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Manual</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Percentage/Response</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td><strong>In a typical week, how likely are you to use social media sites?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Extremely Likely</td>
<td>23.1%</td>
<td>6</td>
<td>22.2%</td>
<td>6</td>
<td>20.8%</td>
<td>5</td>
<td>0.0%</td>
</tr>
<tr>
<td>Very Likely</td>
<td>11.5%</td>
<td>3</td>
<td>11.1%</td>
<td>3</td>
<td>12.5%</td>
<td>3</td>
<td>42.9%</td>
</tr>
<tr>
<td>Somewhat Likely</td>
<td>23.1%</td>
<td>6</td>
<td>37.0%</td>
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<td>12.5%</td>
<td>3</td>
<td>0.0%</td>
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<tr>
<td>Not Likely</td>
<td>26.9%</td>
<td>7</td>
<td>22.2%</td>
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<td>37.5%</td>
<td>9</td>
<td>28.6%</td>
</tr>
<tr>
<td>N/A</td>
<td>15.4%</td>
<td>4</td>
<td>7.4%</td>
<td>2</td>
<td>16.7%</td>
<td>4</td>
<td>28.6%</td>
</tr>
</tbody>
</table>
How likely would you be to follow Kapusta Financial Group on social media sites if they posted current news and blogs?

Answered: 109       Skipped: 2

<table>
<thead>
<tr>
<th></th>
<th>%</th>
<th>No.</th>
<th>%</th>
<th>No.</th>
<th>%</th>
<th>No.</th>
<th>%</th>
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<th>No.</th>
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<td><strong>Percentage/Response</strong></td>
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<td>7.7</td>
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<td>7.7</td>
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<td>0</td>
<td>16.7</td>
<td>1</td>
</tr>
<tr>
<td><strong>Very Likely</strong></td>
<td>15.4</td>
<td>4</td>
<td>26.9</td>
<td>7</td>
<td>16.0</td>
<td>4</td>
<td>28.6</td>
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<td>33.3</td>
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<td><strong>Somewhat Likely</strong></td>
<td>30.8</td>
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<td>24.0</td>
<td>6</td>
<td>42.9</td>
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<td>16.7</td>
<td>1</td>
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<td><strong>Not Likely</strong></td>
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<td>42.3</td>
<td>11</td>
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<tr>
<td><strong>N/A</strong></td>
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<td>14.3</td>
<td>1</td>
<td>16.7</td>
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</table>

**Manual**

1
5.3
1
9.2
10

**Total**

20
47.4
9
40.4
44
Overall, how would you rate your satisfaction with Kapusta Financial Group over the last year?

Answered: 110       Skipped: 1

<table>
<thead>
<tr>
<th>Client</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Manual</th>
<th>Total</th>
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<tbody>
<tr>
<td>Percentage/Response</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
</tbody>
</table>

Overall, how would you rate your satisfaction with Kapusta Financial Group over the last year?

<table>
<thead>
<tr>
<th>Client</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Manual</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Satisfied</td>
<td>61.5%</td>
<td>16</td>
<td>88.5%</td>
<td>23</td>
<td>72.0%</td>
<td>18</td>
<td>85.7%</td>
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<tr>
<td>Very Satisfied</td>
<td>38.5%</td>
<td>10</td>
<td>11.5%</td>
<td>3</td>
<td>28.0%</td>
<td>7</td>
<td>14.3%</td>
</tr>
<tr>
<td>Satisfied</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Somewhat Satisfied</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Not Satisfied</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
</tr>
</tbody>
</table>
**Client Survey**

**Kapusta Financial Group**

**May – June 2015**

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**Please rate how Kapusta Financial Group performs in these areas:**

**Answered: 109**  **Skipped: 2**

---

**How likely will you be to continue using services of Kapusta Financial Group next year?**

<table>
<thead>
<tr>
<th>Percentage/Response</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Manual</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Extremely Likely</strong></td>
<td>88.0%</td>
<td>22</td>
<td>92.0%</td>
<td>24</td>
<td>92.0%</td>
<td>23</td>
<td>85.7%</td>
</tr>
<tr>
<td><strong>Very Likely</strong></td>
<td>12.0%</td>
<td>3</td>
<td>7.7%</td>
<td>2</td>
<td>8.0%</td>
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<td>0.0%</td>
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<tr>
<td><strong>Likely</strong></td>
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<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>14.3%</td>
</tr>
<tr>
<td><strong>Somewhat Likely</strong></td>
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<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Not Likely</strong></td>
<td>0.0%</td>
<td>0</td>
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<td>0</td>
<td>0.0%</td>
<td>0</td>
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</tr>
</tbody>
</table>

---

**How likely would you be to refer one of your peers to Kapusta Financial Group?**

<table>
<thead>
<tr>
<th>Percentage/Response</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>Manual</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Extremely Likely</strong></td>
<td>66.7%</td>
<td>16</td>
<td>88.0%</td>
<td>22</td>
<td>83.3%</td>
<td>20</td>
<td>71.4%</td>
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<tr>
<td><strong>Very Likely</strong></td>
<td>20.8%</td>
<td>5</td>
<td>8.0%</td>
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<td>12.5%</td>
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<td>28.6%</td>
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<tr>
<td><strong>Likely</strong></td>
<td>12.5%</td>
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<td>4.2%</td>
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<td>0.0%</td>
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<tr>
<td><strong>Somewhat Likely</strong></td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
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<td>0.0%</td>
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<td>0.0%</td>
</tr>
<tr>
<td><strong>Not Likely</strong></td>
<td>0.0%</td>
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<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
<td>0.0%</td>
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