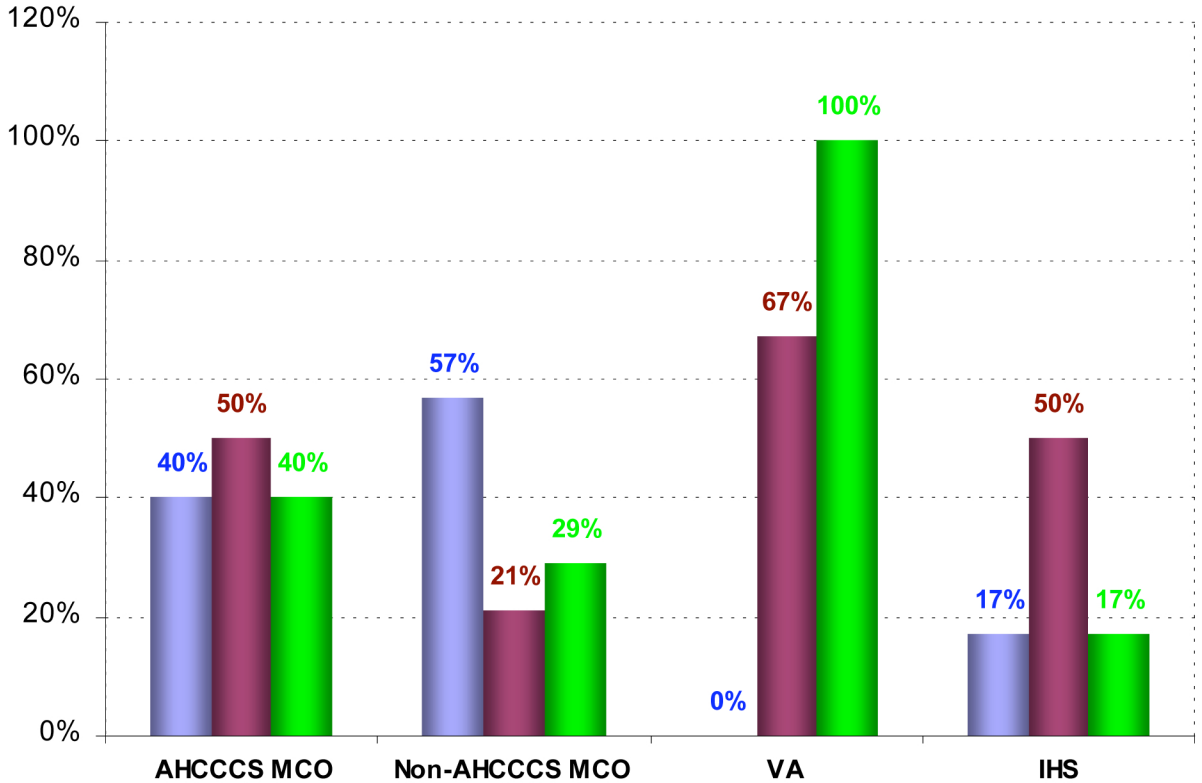


Barriers



■ Lack of Requests from Plan Purchasers ■ Insufficient Staff ■ Cost of Implementing Guidelines