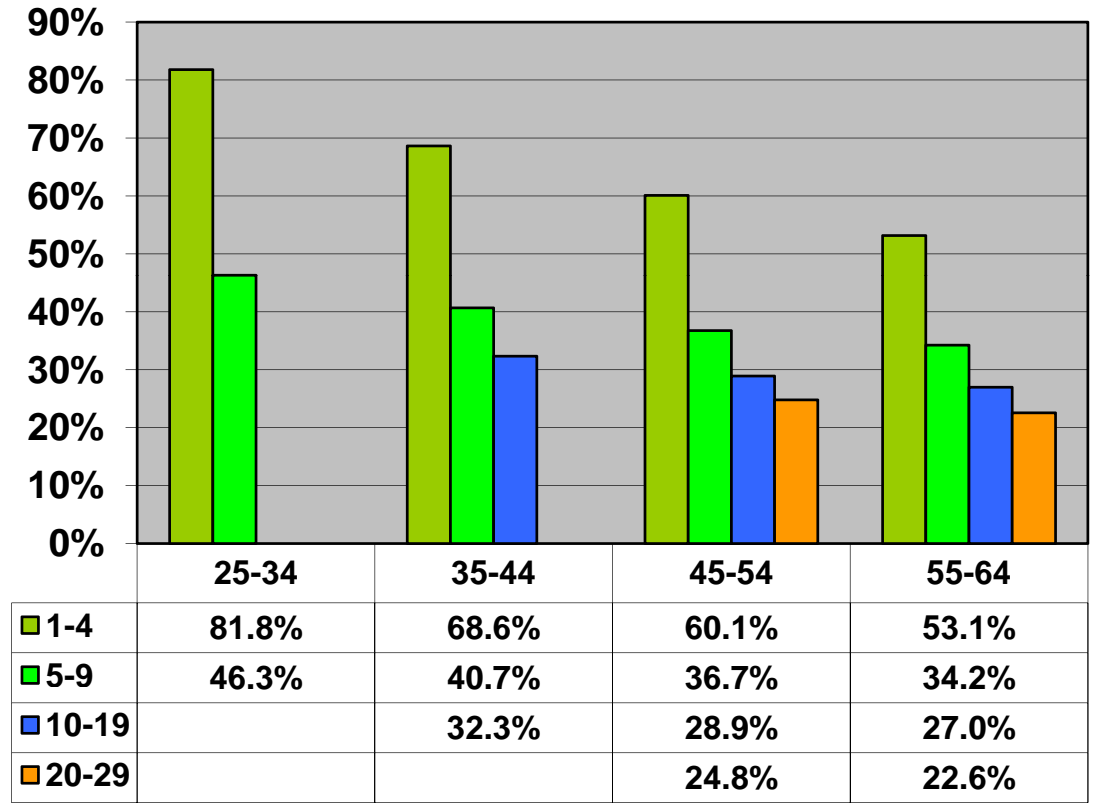


Change In Average Account Balances (by Age and Tenure) From January 1, 2009 – January 31, 2010 Among 401(k) Participants with Account Balances as of Dec. 31, 2008



Sources: 2008 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2009 and 2010 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2008 and contribution information for that year.