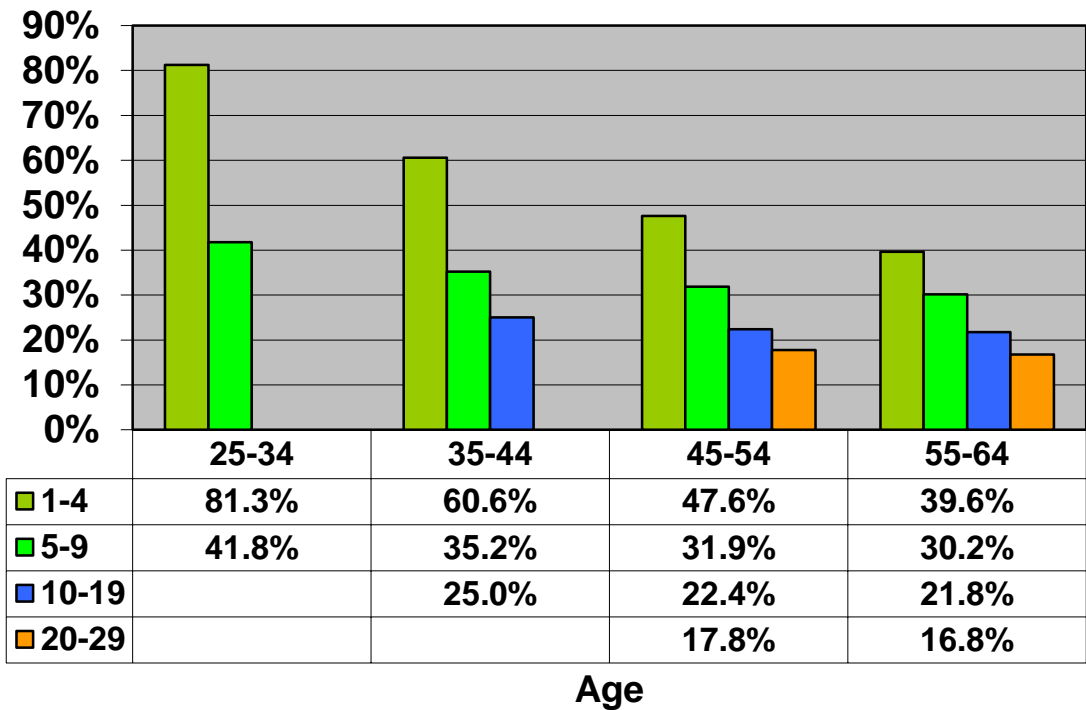


Change In Average Account Balances (by Age and Tenure) From January 1, 2014 – January 1, 2016 Among Consistent 401(k) Participants with Account Balances as of December 31, 2013



Years of Tenure with Current Employer

Sources: 2013 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2016 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2013 and contribution information for that year.