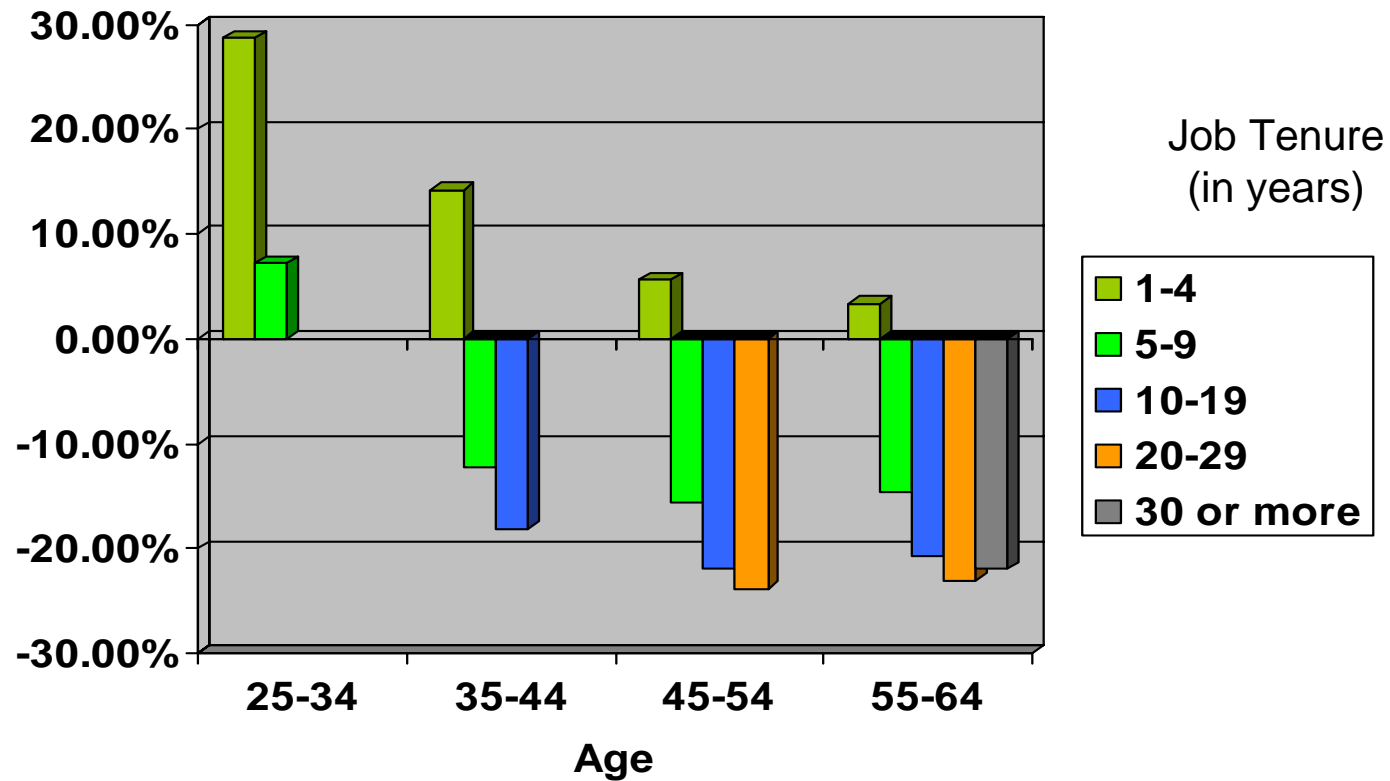


Change In Average Account Balances Among All 401(k) Participants as of 2007, by Age and Tenure, Jan. 1, 2008 – Jan. 14, 2009



Sources: 2007 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2008 and 2009 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2007 and contribution information for that year.