Change In Average Account Balances (by Age and Tenure) From January 1, 2009 – November 30, 2010 Among 401(k) Participants with Account Balances as of Dec. 31, 2008

<table>
<thead>
<tr>
<th>Age/Tenure</th>
<th>0%</th>
<th>20%</th>
<th>40%</th>
<th>60%</th>
<th>80%</th>
<th>100%</th>
<th>120%</th>
<th>140%</th>
<th>160%</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-34</td>
<td>146.3%</td>
<td>121.8%</td>
<td>105.7%</td>
<td>92.6%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35-44</td>
<td>80.6%</td>
<td>70.1%</td>
<td>62.7%</td>
<td>57.9%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>45-54</td>
<td>54.8%</td>
<td>48.3%</td>
<td>44.5%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>40.7%</td>
<td>36.4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.