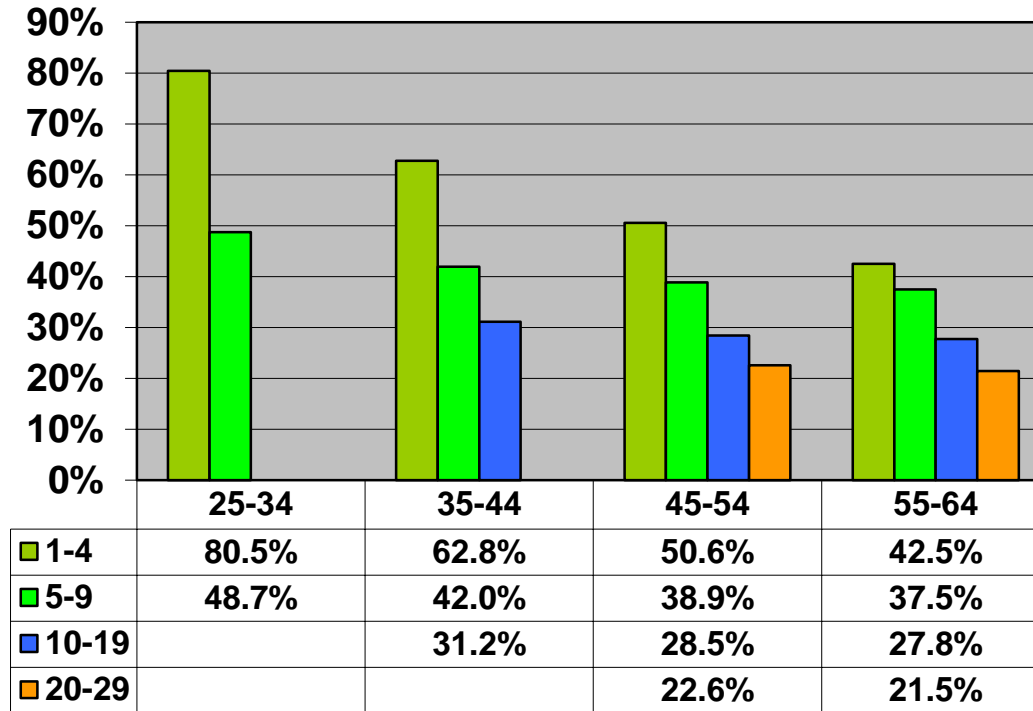


Change In Average Account Balances (by Age and Tenure) From January 1, 2011 – December 1, 2012 Among Consistent 401(k) Participants with Account Balances as of December 31, 2010 Updated January 2, 2013



Sources: 2010 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2012 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2010 and contribution information for that year.