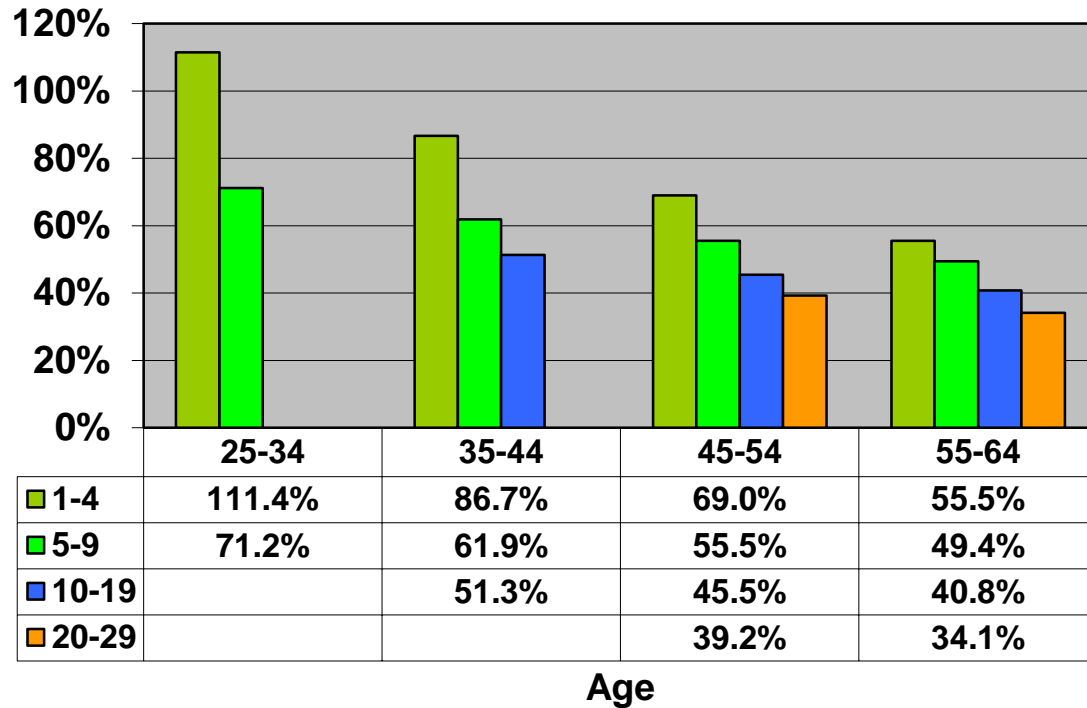


Change In Average Account Balances (by Age and Tenure) From January 1, 2013 – November 1, 2014 Among Consistent 401(k) Participants with Account Balances as of December 31, 2012



Years of Tenure
with Current
Employer

Sources: 2012 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2014 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2012 and contribution information for that year.