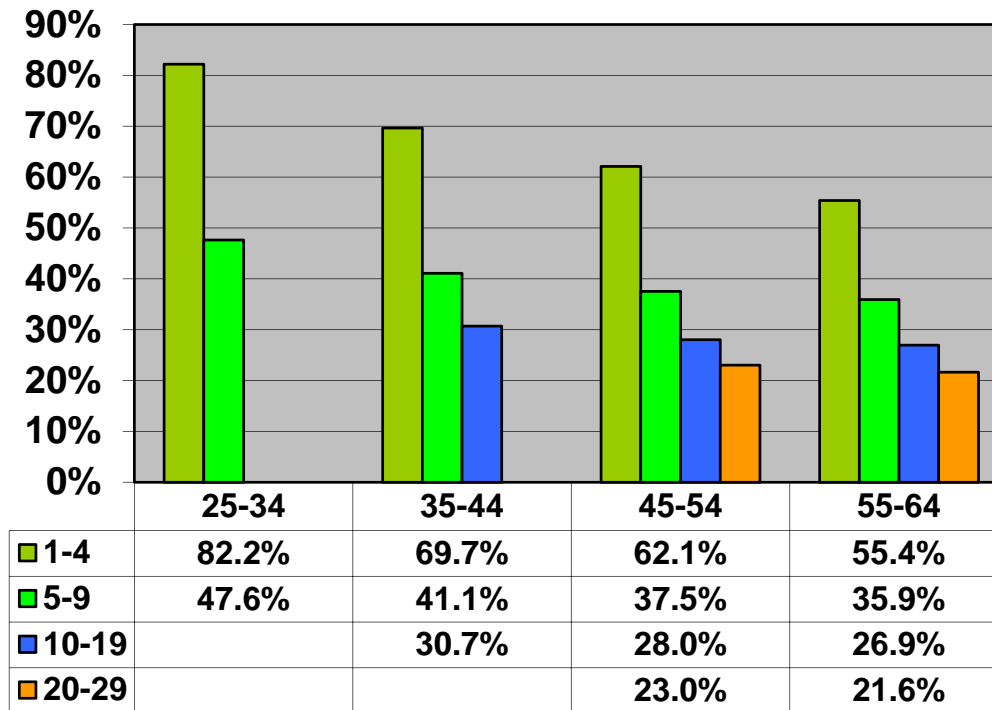


Change In Average Account Balances (by Age and Tenure) From January 1, 2010 – October 31, 2011 Among 401(k) Participants with Account Balances as of Dec. 31, 2009



Sources: 2009 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2011 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2009 and contribution information for that year.