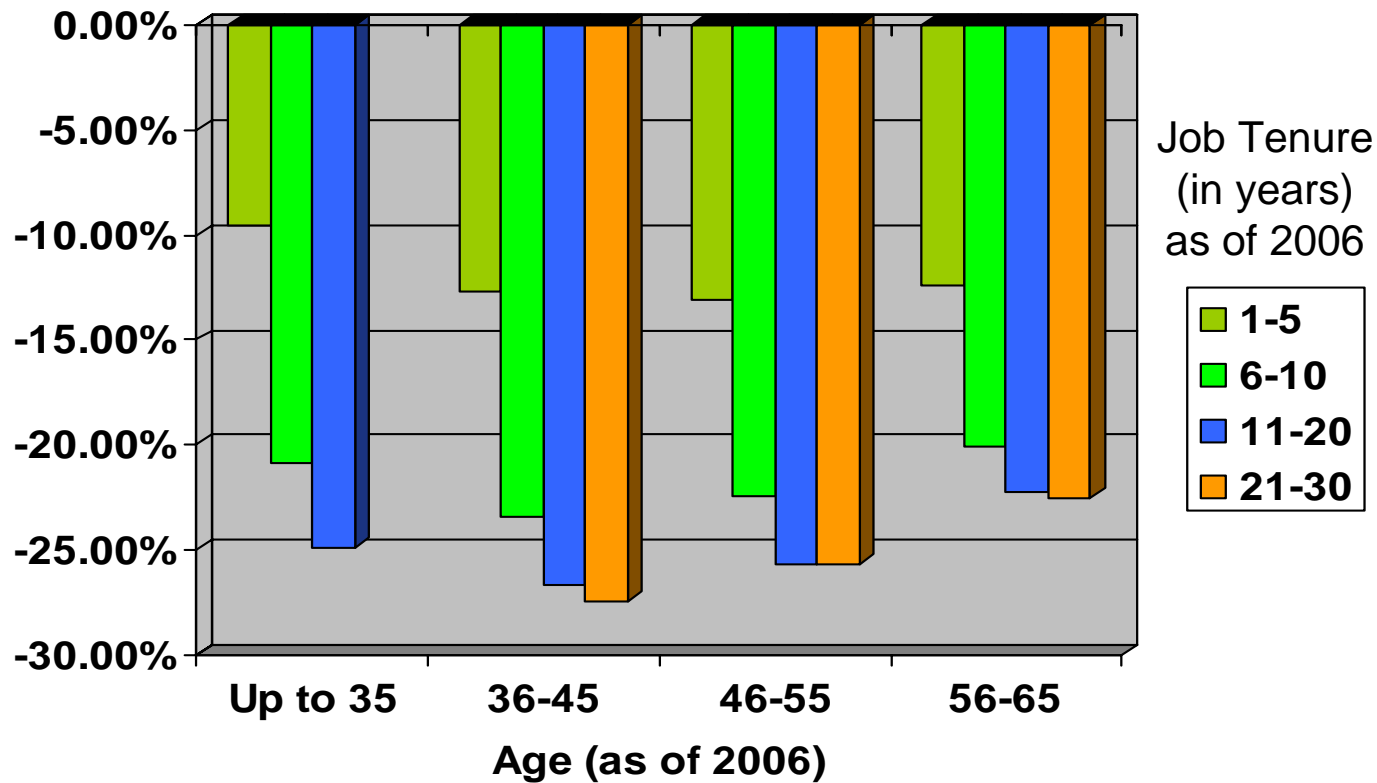
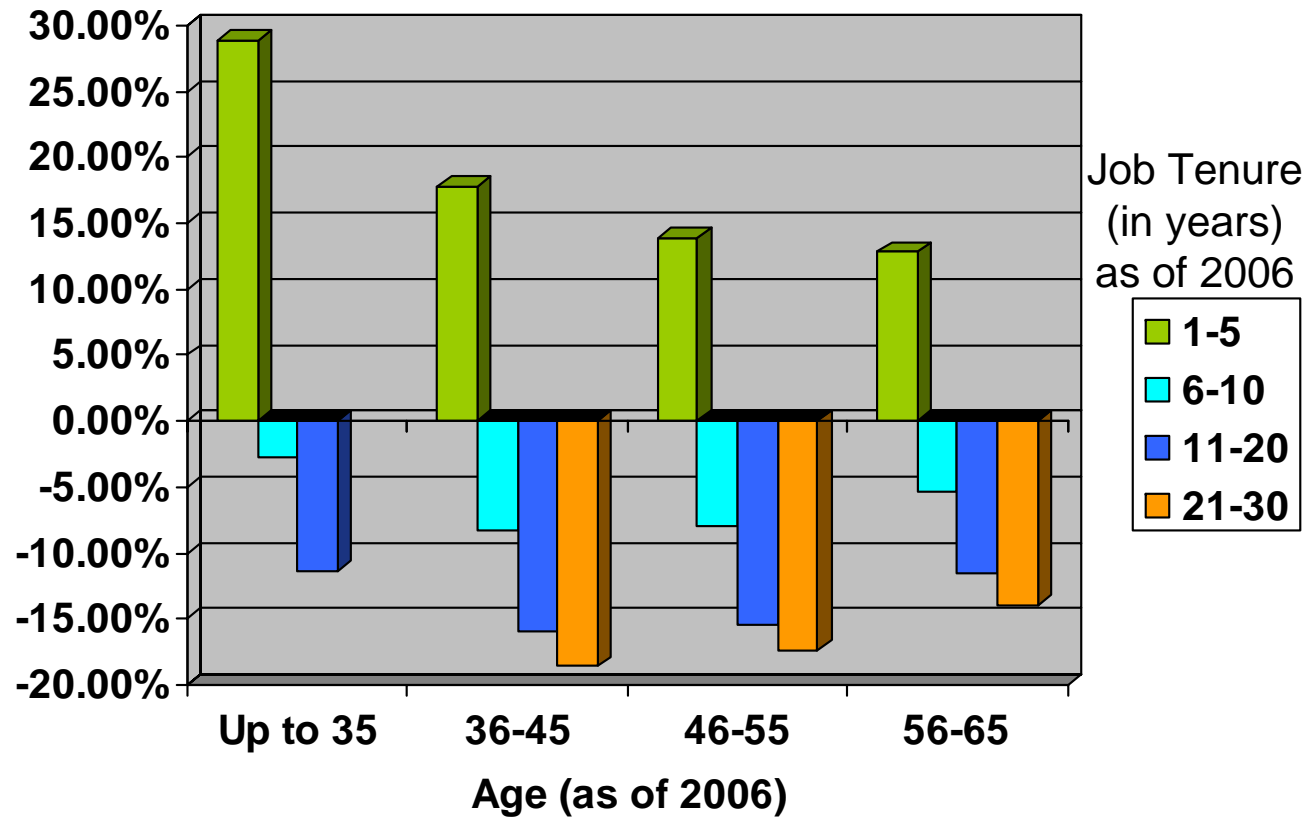


Figure 1
**Change In Average Account Balances Among
 All 401(k) Participants as of 2006,
 by Age and Tenure, Jan. 1–Nov. 21, 2008**



Sources: 2006 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2007 and 2008 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2006 and contribution information for that year.

Figure 2
Change In Average Account Balances Among
All 401(k) Participants as of 2006,
by Age and Tenure, Jan. 1, 2007 through Nov. 21, 2008



Sources: 2006 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2007 and 2008 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2006 and contribution information for that year.