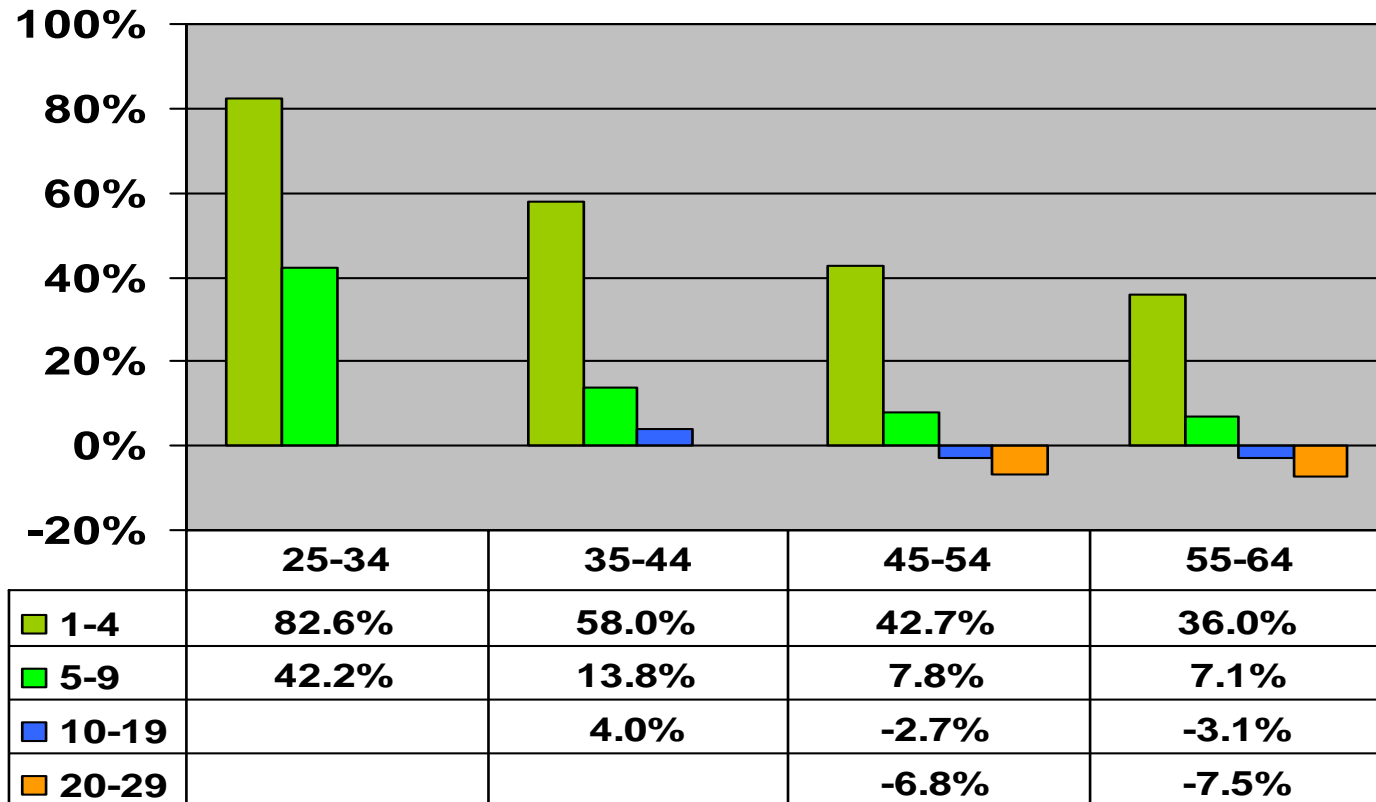


Change In Average Account Balances (by Age and Tenure) From January 1, 2008 – September 30, 2009 Among 401(k) Participants with Account Balances as of Dec. 31, 2007



Sources: 2007 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2008 and 2009 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2007 and contribution information for that year.