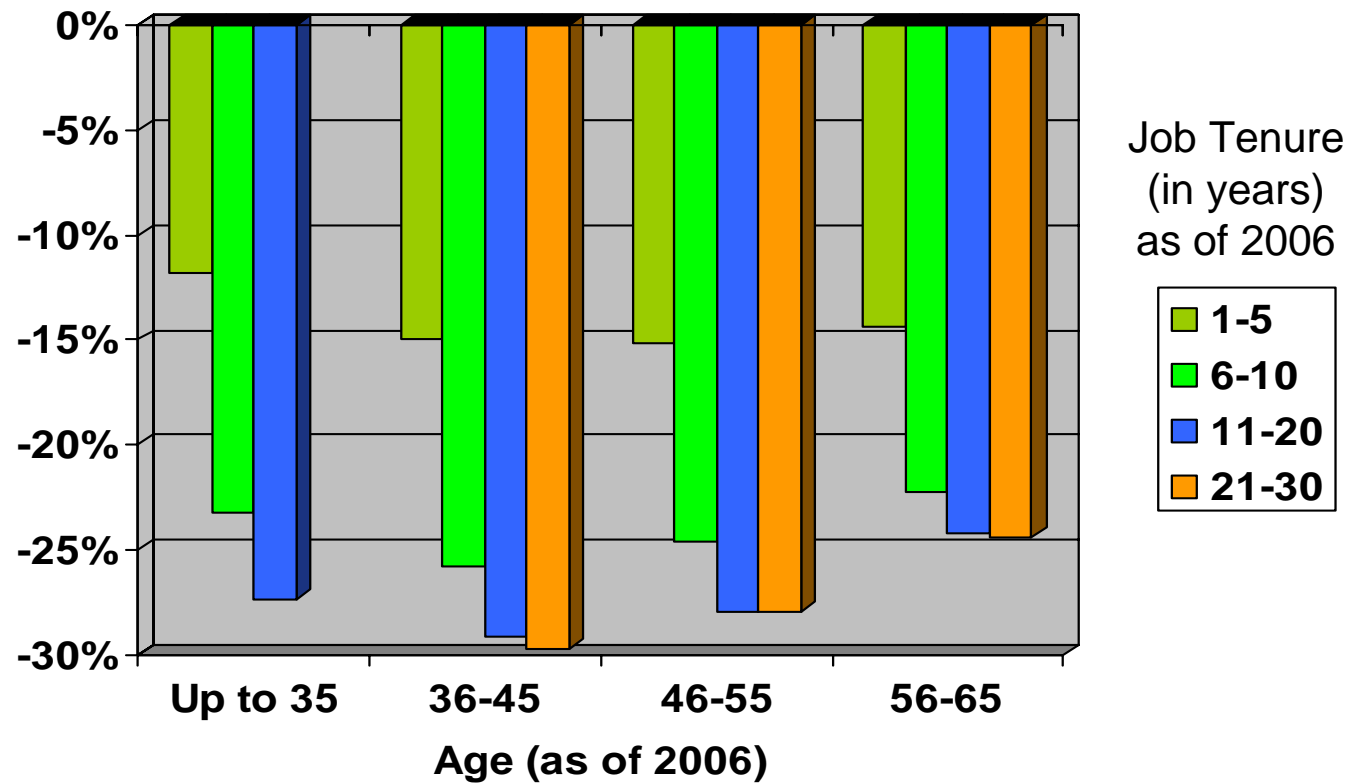
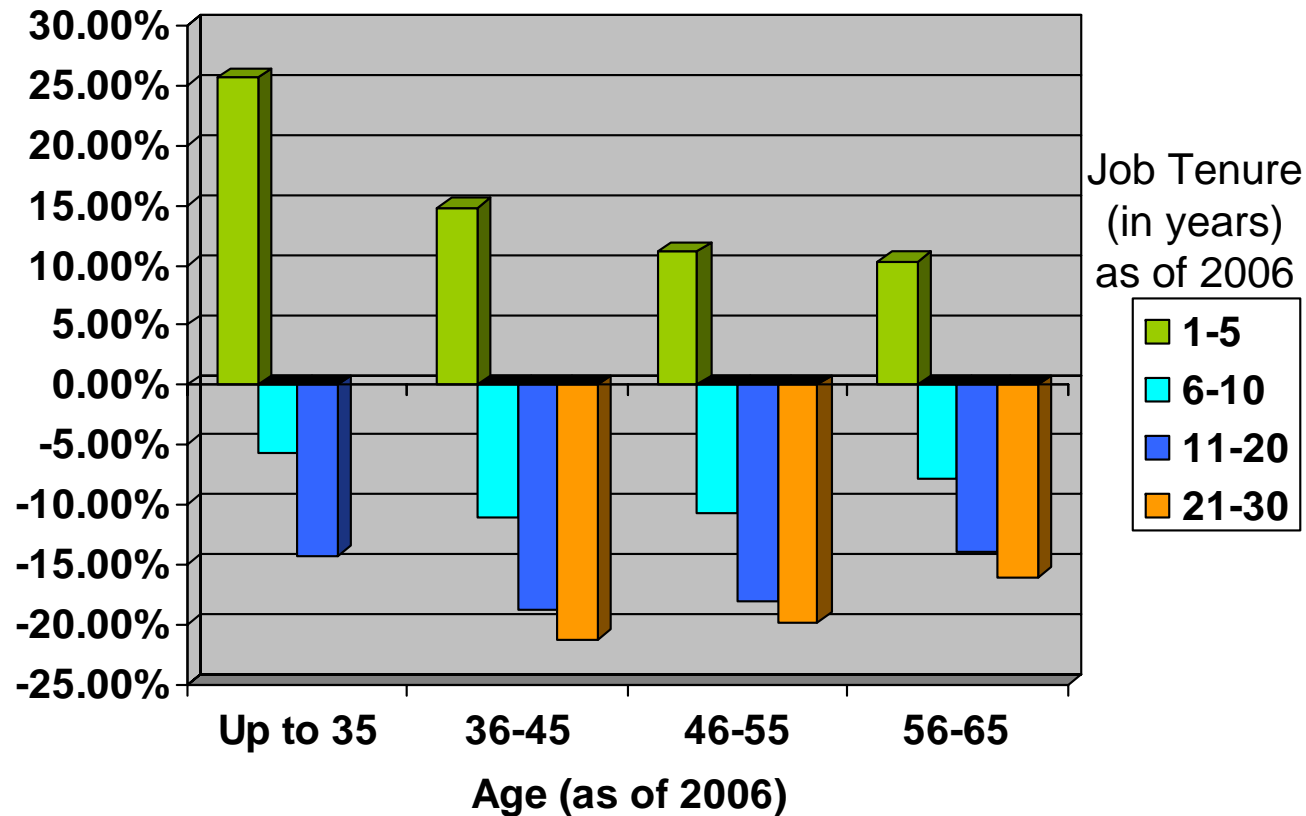


Figure 1  
**Change In Average Account Balances Among  
 All 401(k) Participants as of 2006,  
 by Age and Tenure, Jan. 1–Nov. 20, 2008**



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. 20, 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.