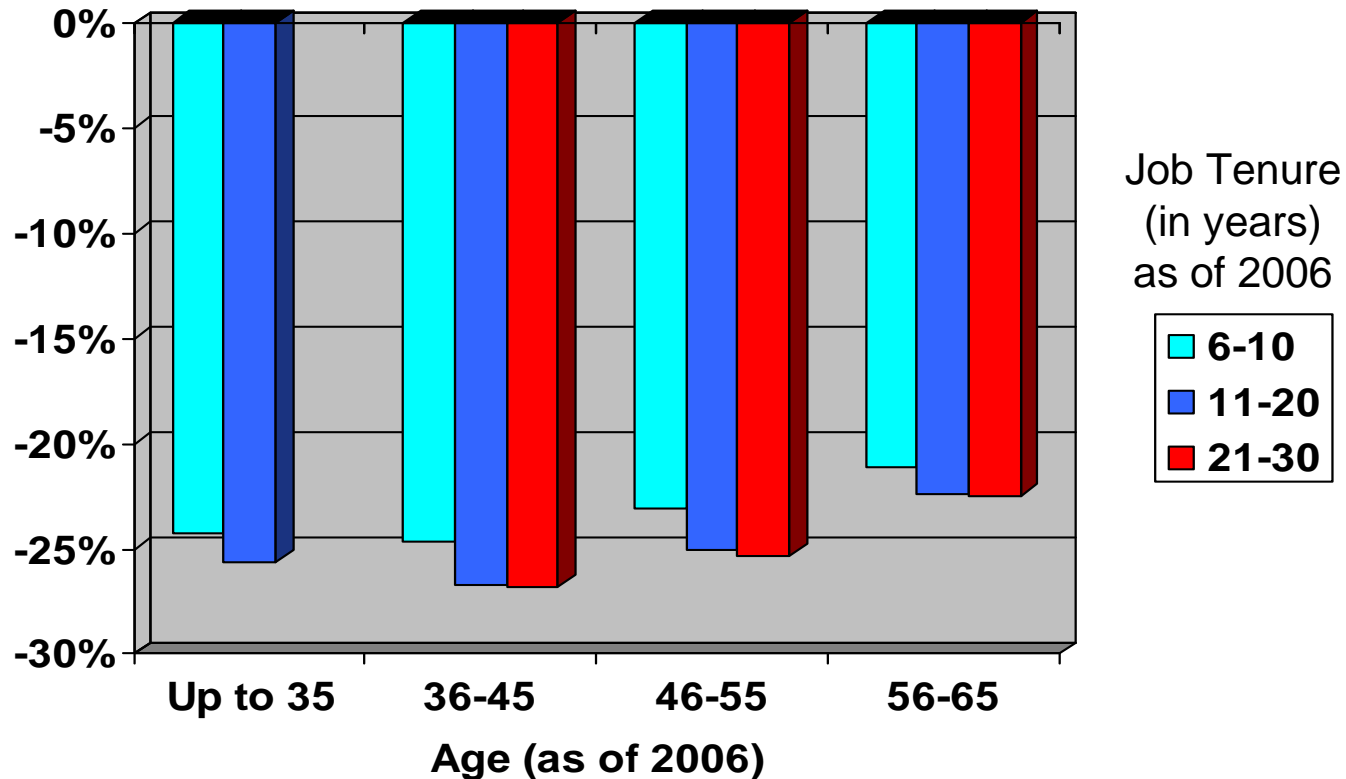


Figure 1

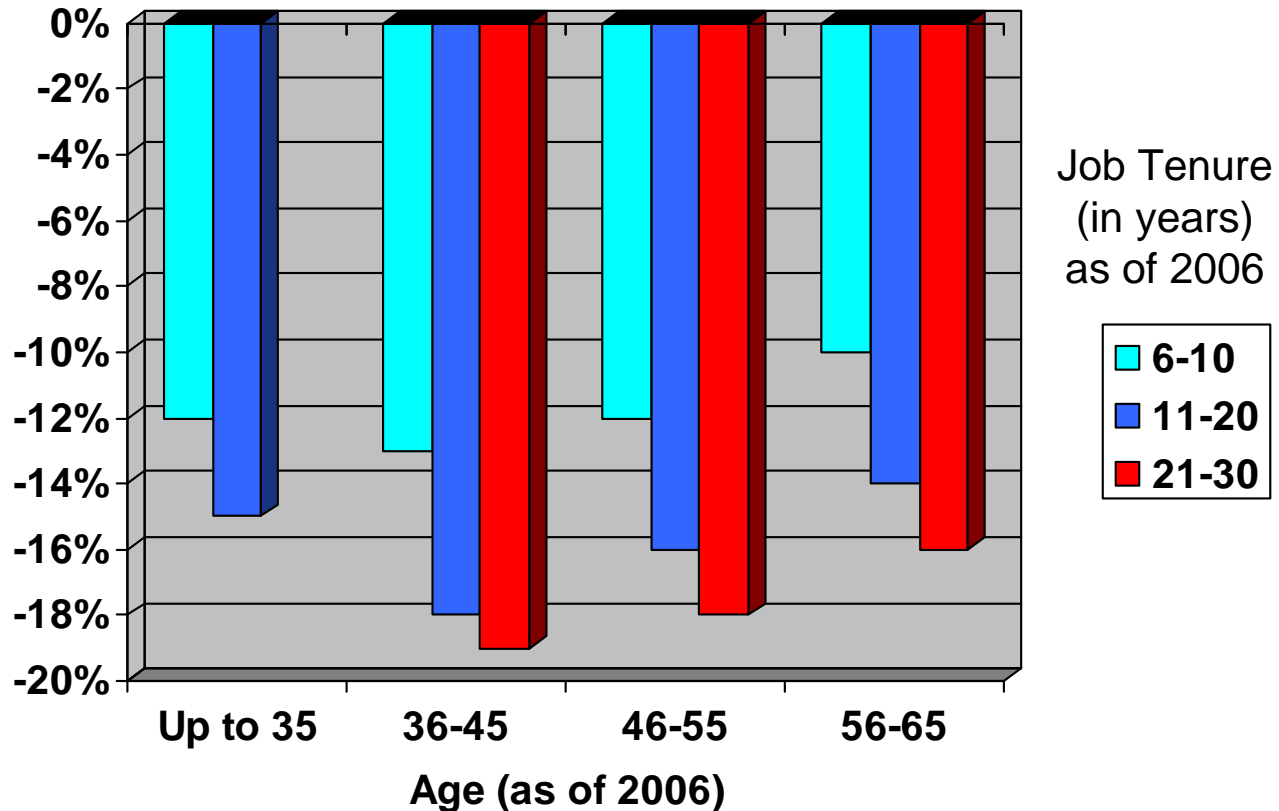
Change In Average Account Balances Among a Consistent Sample of 401(k) Participants, by Age and Tenure, Jan. 1–Nov.14, 2008



Sources: 1999 and 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 a consistent sample of 2.2 million participants with account balances at the end of each year from 1999 through 2006.

Figure 2

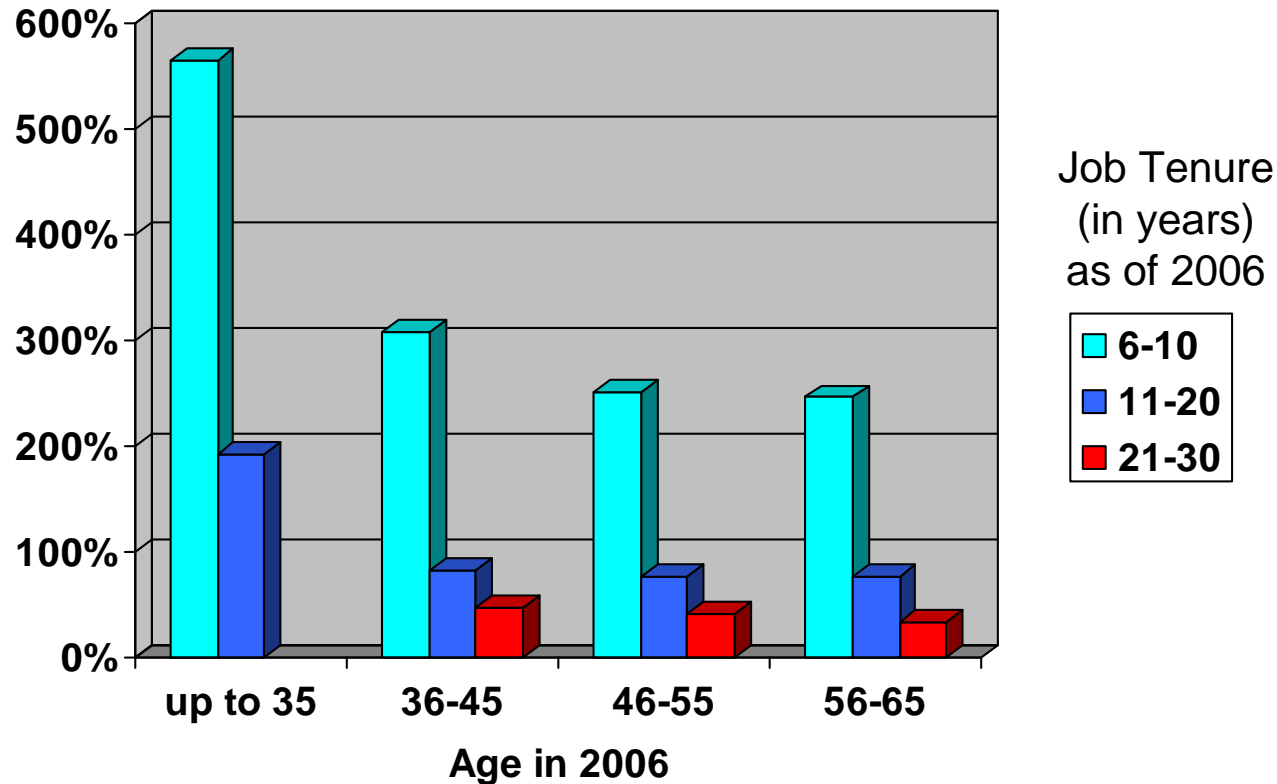
Change In Average Account Balances Among a Consistent Sample of 401(k) Participants, by Age and Tenure, Jan. 1, 2007 through Nov. 14, 2008



Sources: 1999 and 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 a consistent sample of 2.2 million participants with account balances at the end of each year from 1999 through 2006.

Figure 3

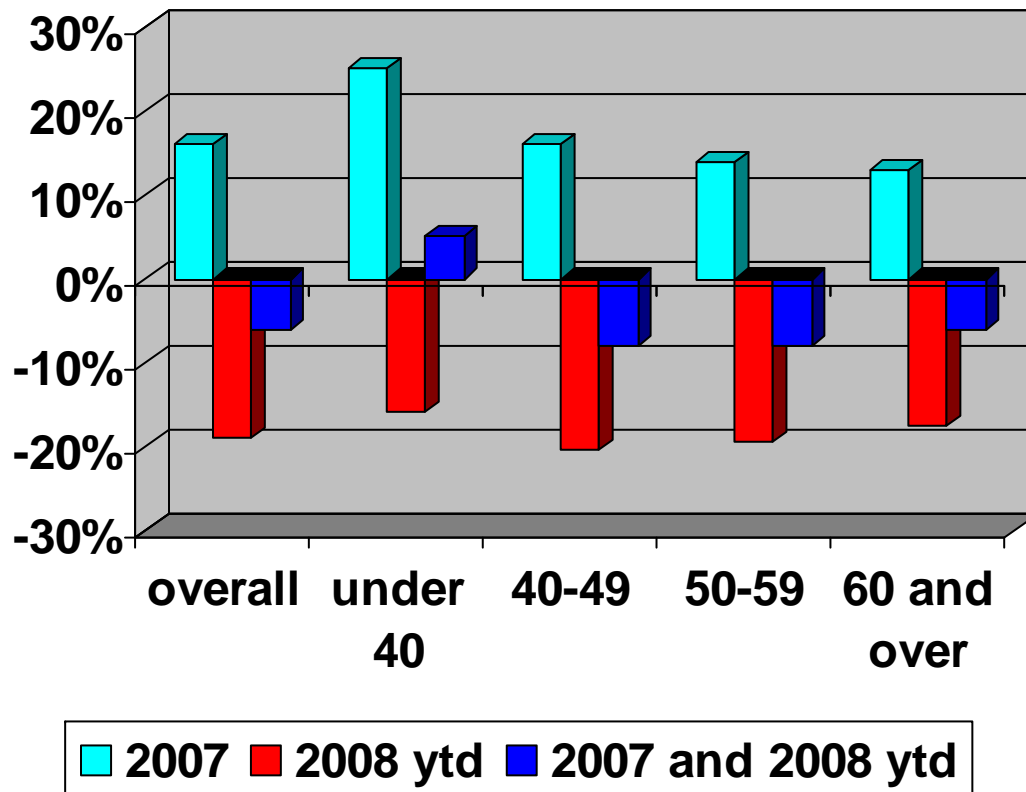
**Change In Average Account Balances Among
a Consistent Sample of 401(k) Participants,
by Age and Tenure, Jan. 1, 2000 through Nov. 14, 2008**



Sources: 1999 and 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 a consistent sample of 2.2 million participants with account balances at the end of each year from 1999 through 2006.

Figure 4

Change in Average Account Balances as of November 14, 2008 Among All 401(k) Participants, by Age



Sources: 2006 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2007 and 2008 Account Balances: EBRI estimates.