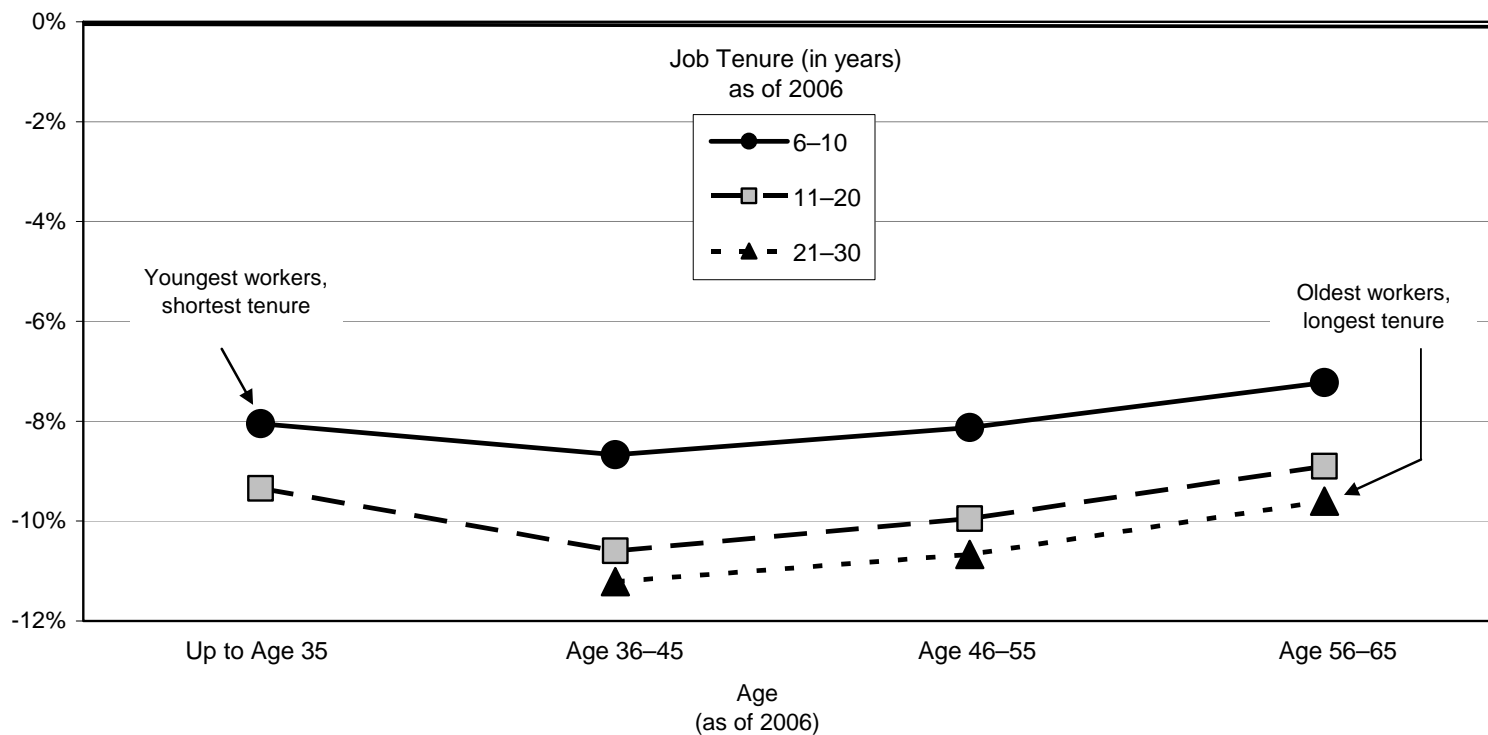


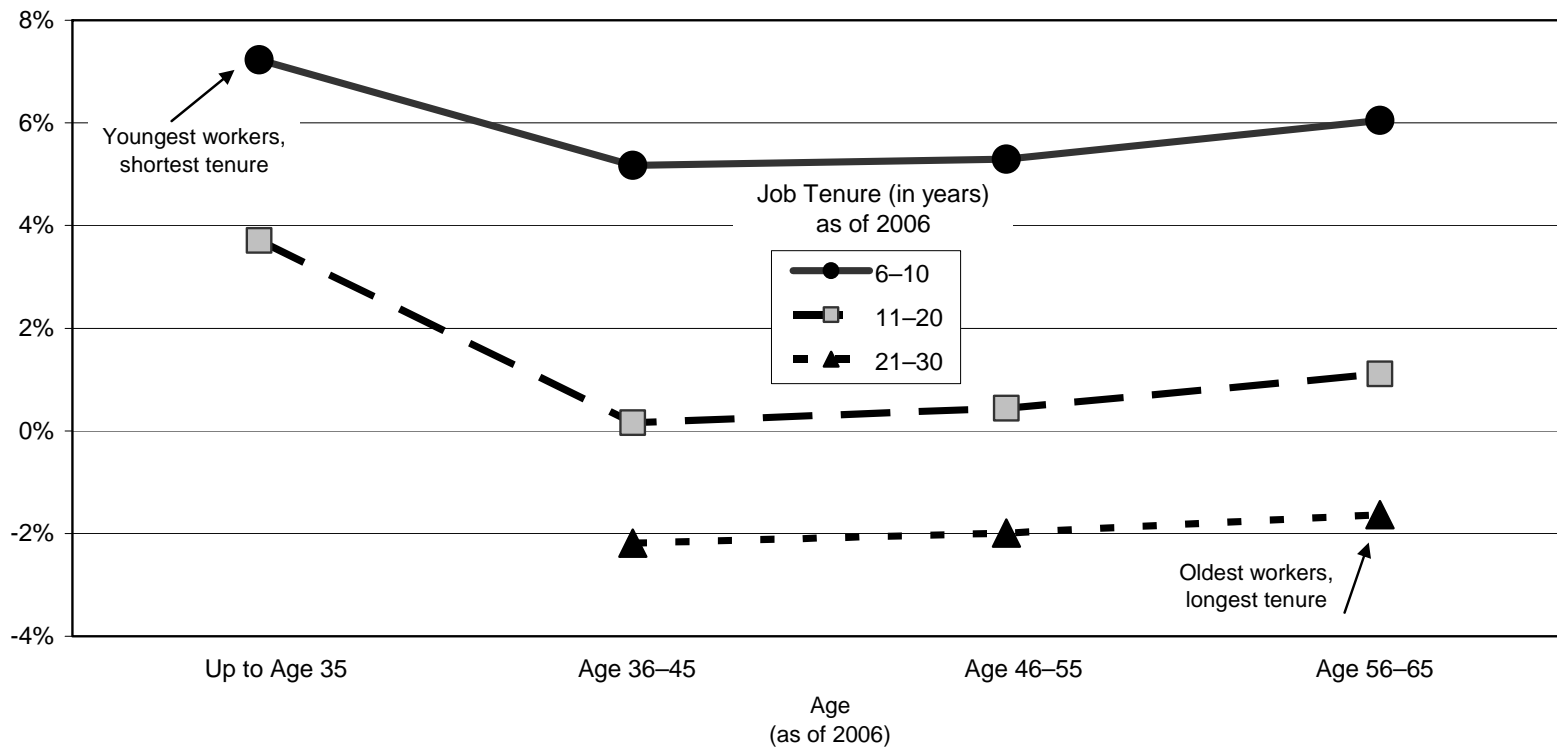
**Figure 1**  
**Change in Average Account Balances Among a Consistent Sample of**  
**401(k) Participants, by Age and Tenure,<sup>a</sup> Jan. 1, 2008–Oct. 1, 2008**



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.

<sup>a</sup> Age and tenure groups are based on participant age and tenure at year-end 2006.

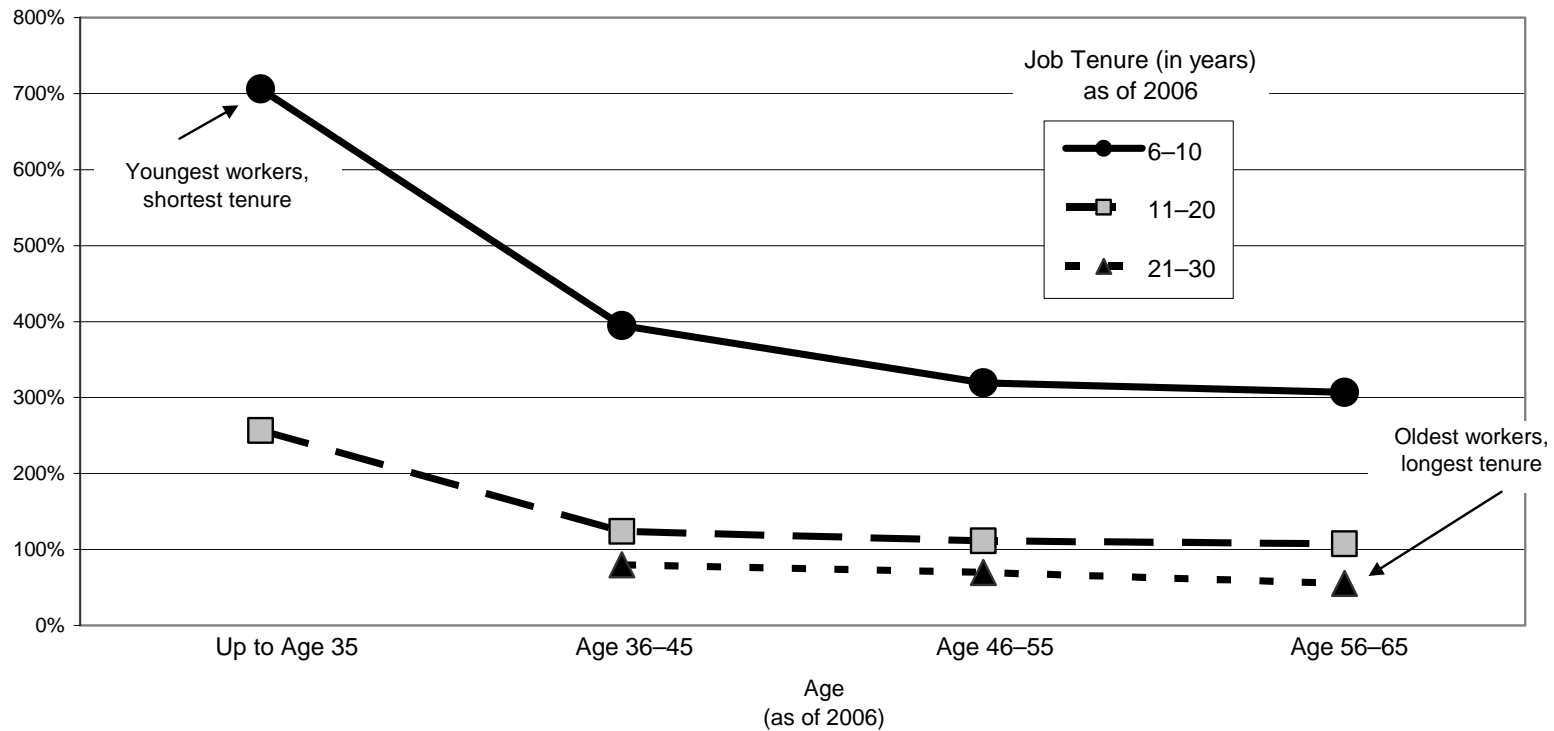
**Figure 2**  
**Change in Average Account Balances Among a Consistent Sample of**  
**401(k) Participants, by Age and Tenure,<sup>a</sup> Jan. 1, 2007–Oct. 1, 2008**



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.

<sup>a</sup> Age and tenure groups are based on participant age and tenure at year-end 2006.

**Figure 3**  
**Change in Average Account Balances Among a Consistent Sample of**  
**401(k) Participants, by Age and Tenure,<sup>a</sup> Jan. 1, 2000–Oct. 1, 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.

<sup>a</sup> Age and tenure groups are based on participant age and tenure at year-end 2006.