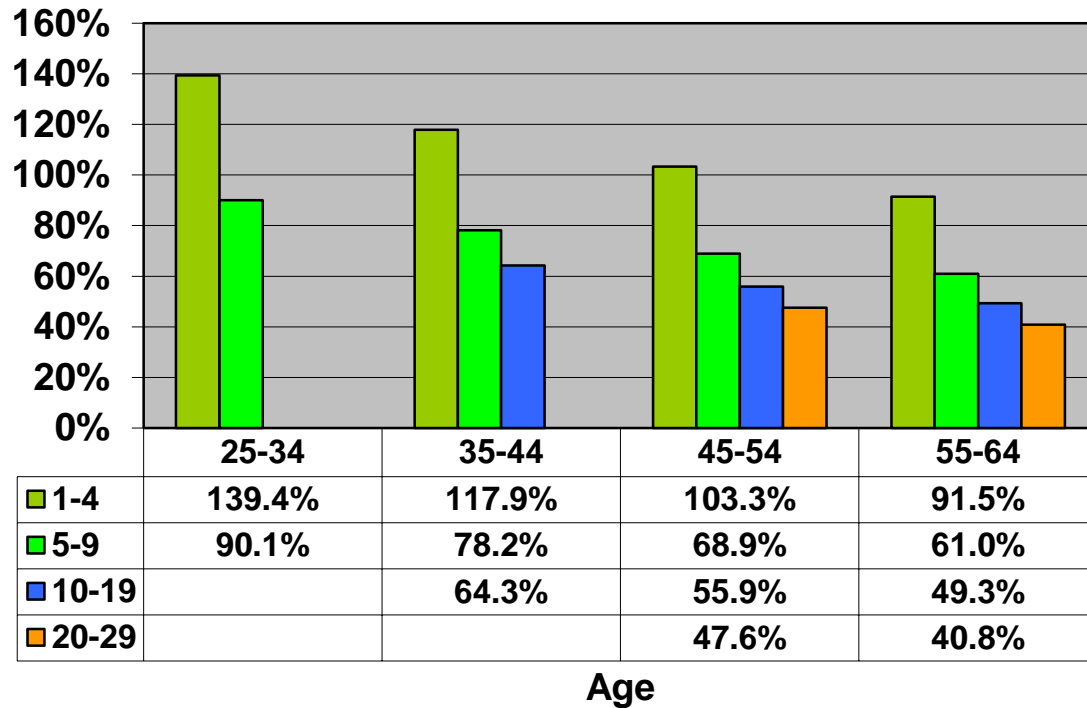


Change In Average Account Balances (by Age and Tenure) From January 1, 2012 – April 1, 2014 Among Consistent 401(k) Participants with Account Balances as of December 31, 2011



**Years of Tenure
with Current
Employer**

Sources: 2011 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2012 and 2014 Account Balances: EBRI estimates. The analysis is based on all participants with account balances at the end of 2011 and contribution information for that year.