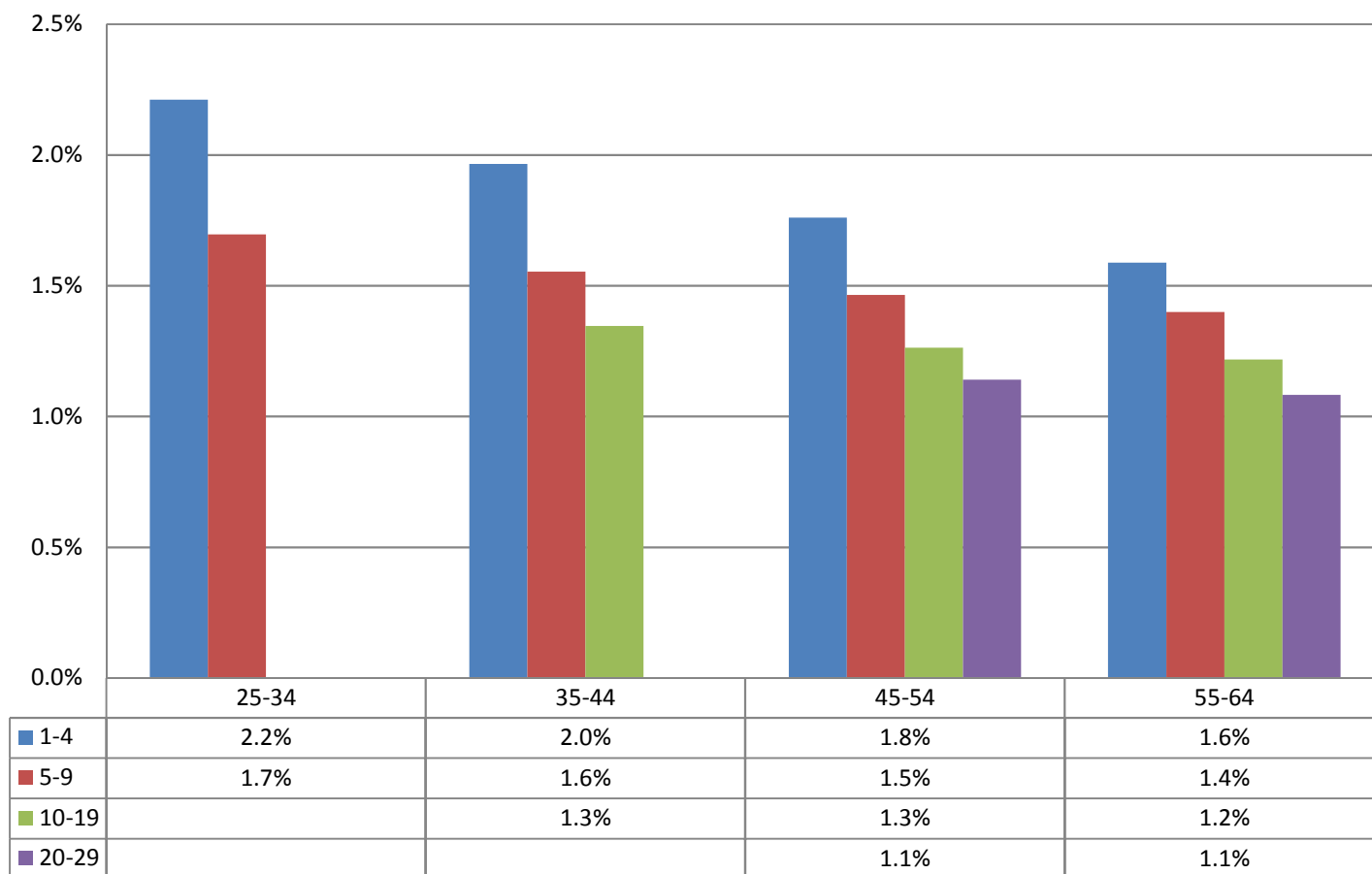


Monthly Change In Average Account Balances (by Age and Tenure) for December 2017 Among Consistent 401(k) Participants with Account Balances as of December 31, 2014



Years of Tenure with Current Employer

Age

Sources: 2014 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2017 and 2018 Account Balances: EBRI estimates. The projection is based on all participants with account balances at the end of 2014 and contribution information for that year.