### Monthly Change In Average Account Balances (by Age and Tenure) for December 2015 Among Consistent 401(k) Participants with Account Balances as of December 31, 2013

<table>
<thead>
<tr>
<th>Years of Tenure with Current Employer</th>
<th>Age</th>
<th>1-4</th>
<th>5-9</th>
<th>10-19</th>
<th>20-29</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-34</td>
<td></td>
<td>-0.7%</td>
<td>-1.5%</td>
<td>-2.0%</td>
<td></td>
</tr>
<tr>
<td>35-44</td>
<td></td>
<td>-1.0%</td>
<td>-1.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45-54</td>
<td></td>
<td>-1.2%</td>
<td>-1.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td></td>
<td>-1.1%</td>
<td>-1.4%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: 2013 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2015 and 2016 Account Balances: EBRI estimates. The projection is based on all participants with account balances at the end of 2013 and contribution information for that year.