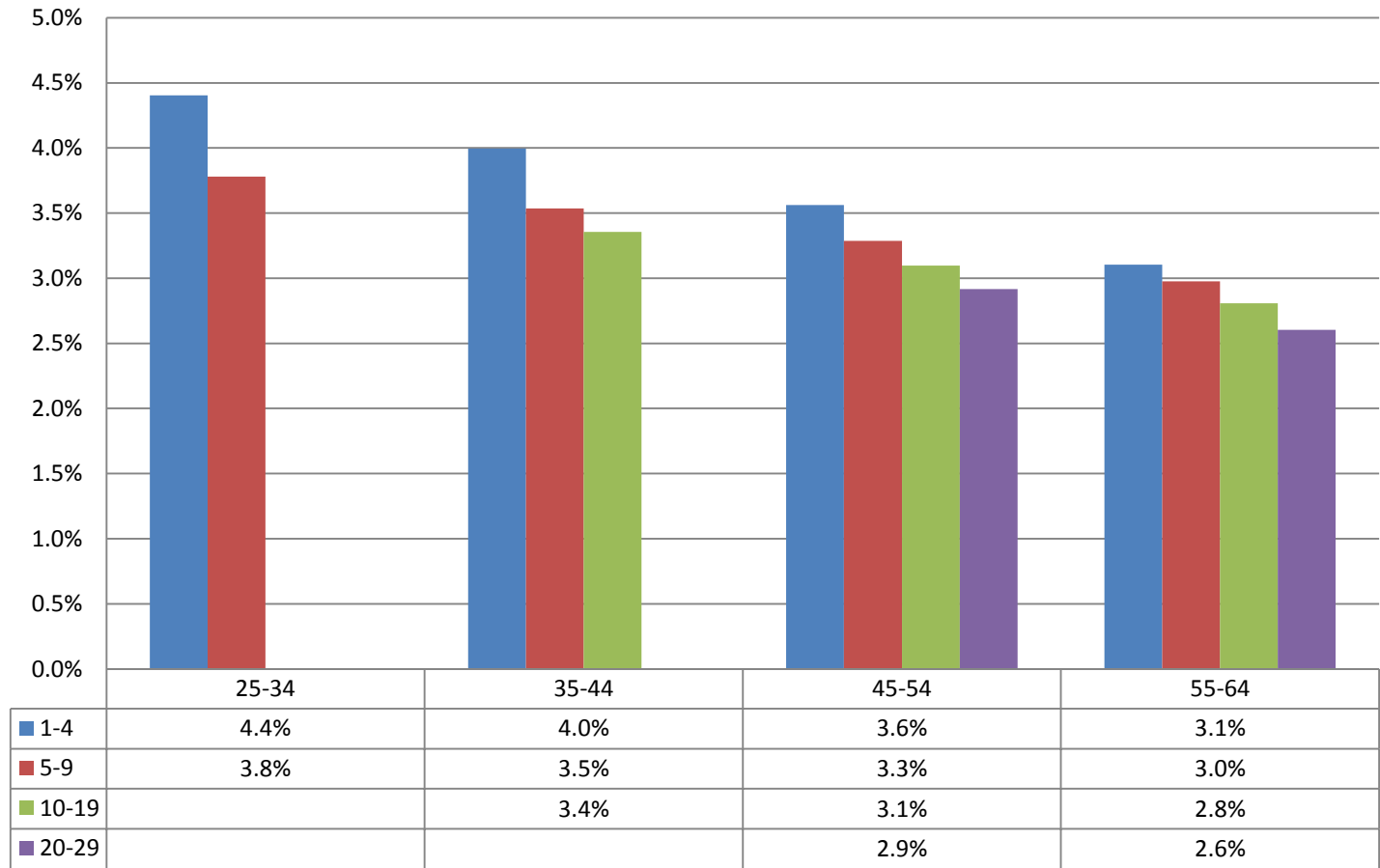


Monthly Change In Average Account Balances (by Age and Tenure) for October 2014 Among Consistent 401(k) Participants with Account Balances as of December 31, 2012



Years of Tenure with Current Employer

Age

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