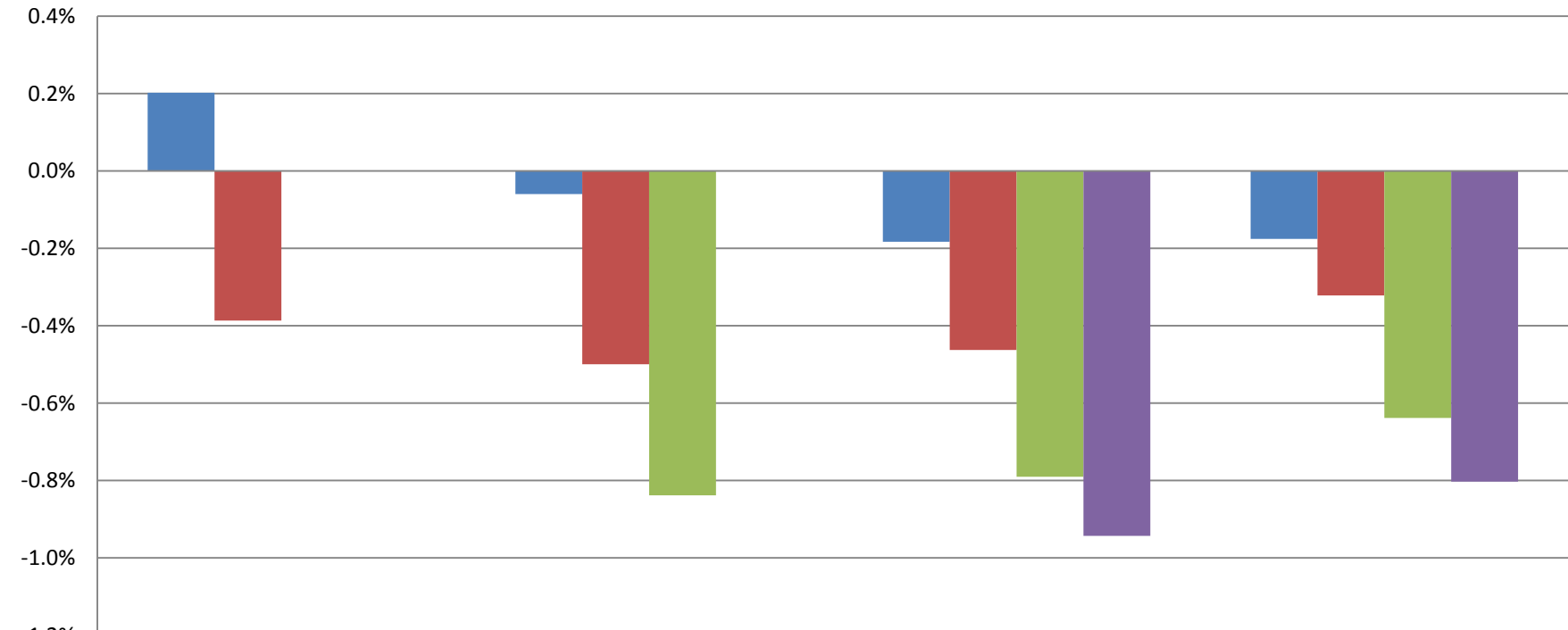


Monthly Change In Average Account Balances (by Age and Tenure) for October 2012 Among Consistent 401(k) Participants with Account Balances as of December 31, 2010



	25-34	35-44	45-54	55-64
■ 1-4	0.2%	-0.1%	-0.2%	-0.2%
■ 5-9	-0.4%	-0.5%	-0.5%	-0.3%
■ 10-19		-0.8%	-0.8%	-0.6%
■ 20-29			-0.9%	-0.8%

Sources: 2010 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2012 Account Balances: EBRI estimates. The projection is based on all participants with account balances at the end of 2010 and contribution information for that year.