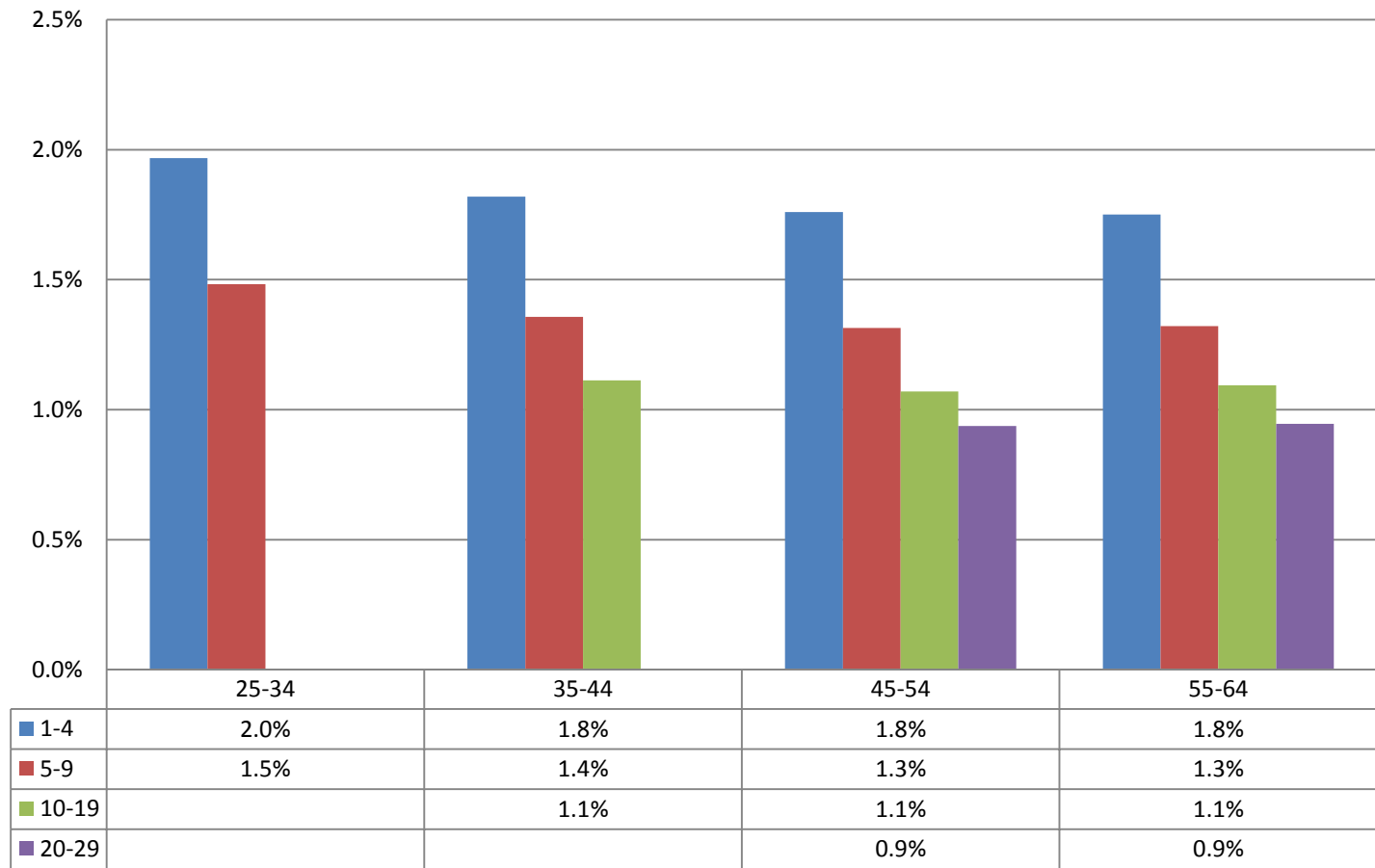


Monthly Change In Average Account Balances (by Age and Tenure) for April 2014 Among Consistent 401(k) Participants with Account Balances as of December 31, 2011



Years of Tenure with Current Employer

Age

Sources: 2011 Account Balances: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project; 2013 and 2014 Account Balances: EBRI estimates. The projection is based on all participants with account balances at the end of 2011 and contribution information for that year.