

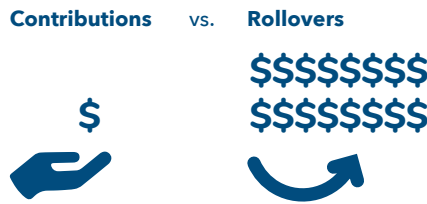
At a Glance | September 4, 2018

# Latest Findings From the EBRI IRA Database

Analysis of 24.2 million accounts owned by 19.1 million individuals, with assets of \$2.36 trillion at 2016 year-end.

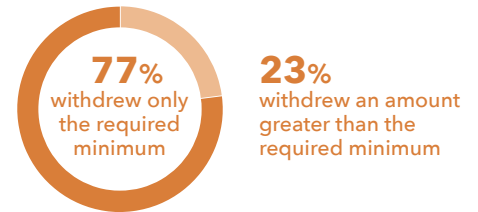
## FUND SOURCES FOR TRADITIONAL AND ROTH IRAs

The amount moved to IRAs through rollovers is over 16x the amount contributed directly to IRAs.



## REQUIRED MINIMUM DISTRIBUTION

Withdrawals from Traditional IRAs by Individuals Aged 71+



## CONTRIBUTIONS

	Accounts Receiving Contributions	Of Those Contributing: Contributed the Maximum Allowable
All IRA account types	14%	48%
Traditional IRA	6%	50%
Roth IRA	25%	42%

## ACCOUNT BALANCE

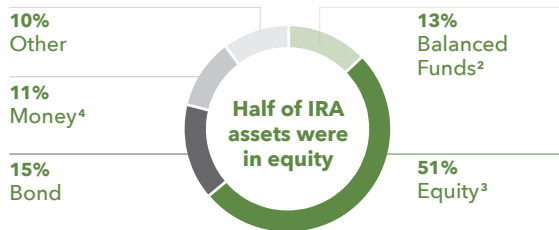
Average IRA Account Balance For Individuals<sup>1</sup>

All types	\$124k
Traditional	\$137.7k
Roth	\$40.5k

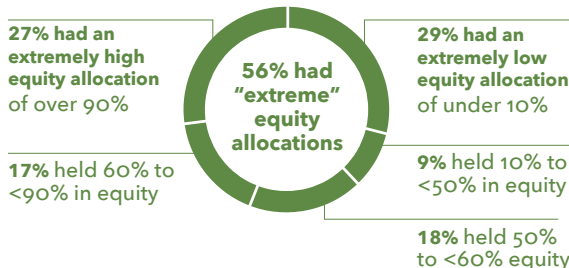
## ASSET ALLOCATION

If the equity share of balanced funds is combined with the equity allocation, the total equity exposure of IRA owners increases to 60% of assets.

**IRA Account Asset Allocation**  
All Account Types, Dollar Weighted



**Distribution of Equity Allocations**  
All Account Types, Account Weighted



**Average IRA Account Balance by Age of Owner**

<25	\$9.5k
25-29	\$11.1k
30-34	\$20k
35-39	\$33k
40-44	\$51.3k
45-49	\$70.8k
50-54	\$94.3k
55-59	\$126.1k
60-64	\$172.5k
65-69	\$216.5k
70+	\$226.1k

"Extreme" equity allocations have less than 10% or more than 90% percent in the asset category.

1. "Individuals" indicates that multiple accounts from the same person are combined. 2. Includes balanced funds, life cycle/style funds, and target date funds. 3. Equity includes directly held stocks, equity mutual funds, and other equity products. 4. Money includes money market mutual funds and certificate of deposits (CDs).