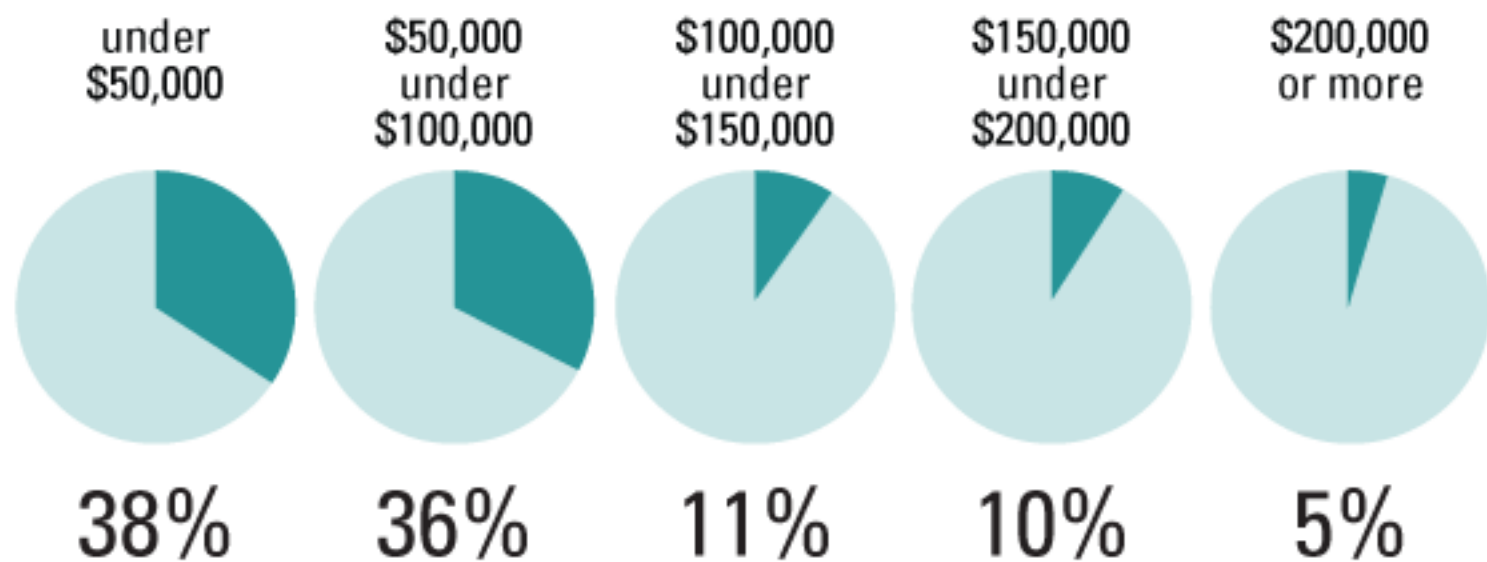


2

The vast majority of participants in defined contribution plans have family incomes below \$100,000 a year

Estimated Private Sector Active Participants in 401(k) and profit sharing plans, distributed by adjusted gross income



Participation in employer-sponsored defined contribution plans is heavily weighted toward middle class Americans. Thirty-eight percent of participants in defined contribution plans make less than \$50,000 per year. Nearly three-quarters make less than \$100,000.

74% MAKE
LESS THAN
\$100,000