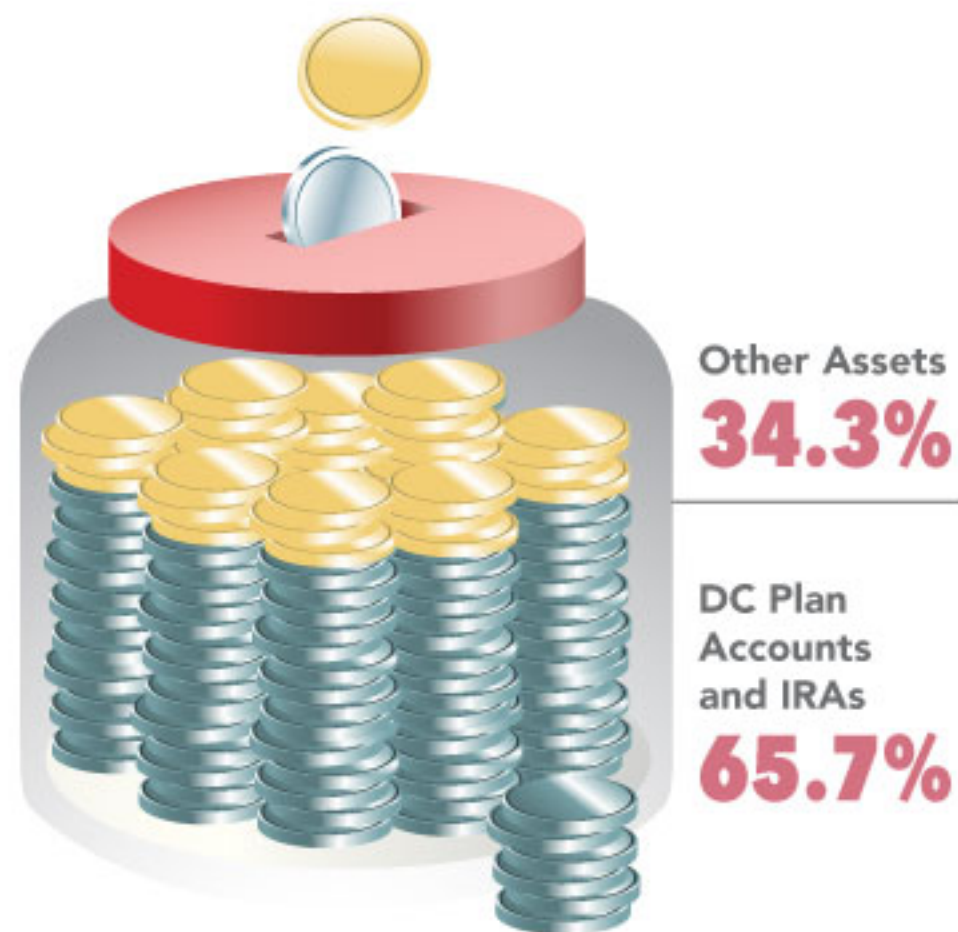


HOW IMPORTANT ARE 401(k) PLANS TO A SECURE RETIREMENT?

The **single most important factor** in determining if a worker is saving for retirement is whether or not there is a plan at work.



Participation Rates by Moderate Income (\$30,000–\$50,000) Workers
IRA only vs Employer Plan



An Employee Benefit Research Institute analysis of the 2010 Survey of Consumer Finances shows that for families with a retirement savings account, almost two-thirds of the families total financial assets are in these accounts.