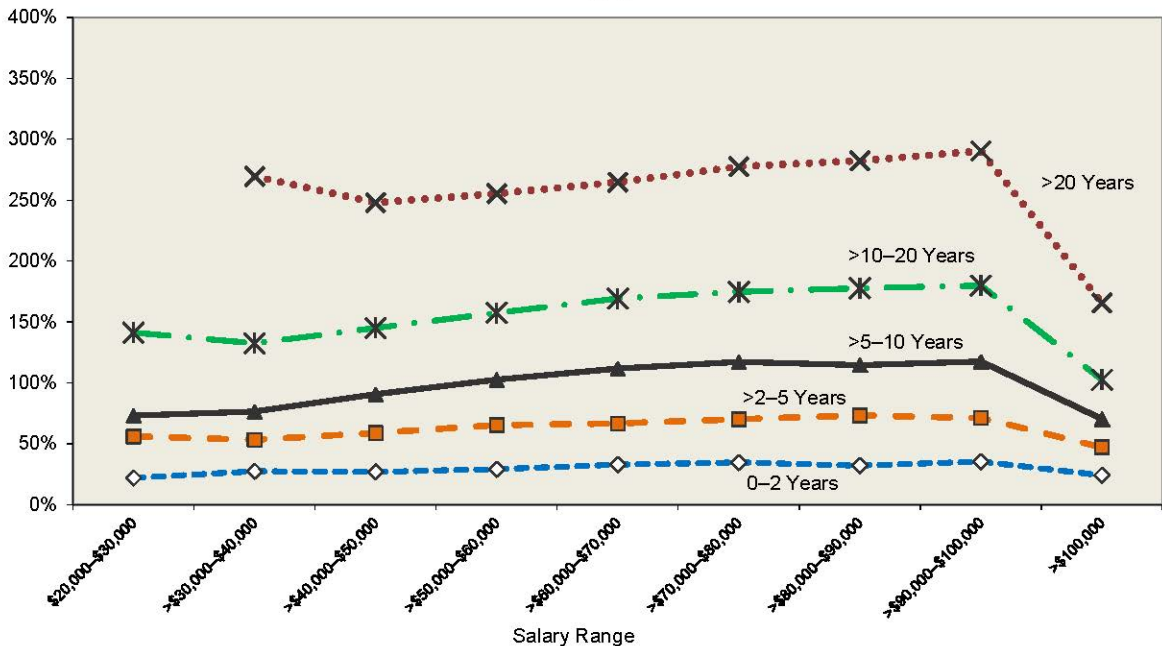


Ratio of 401(k) Account Balance to Salary for Participants in Their 60s, by Tenure Percentage, 2011



Source: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project.

Note: The tenure variable is generally years working at current employer, and thus may overstate years of participation in the 401(k) plan.