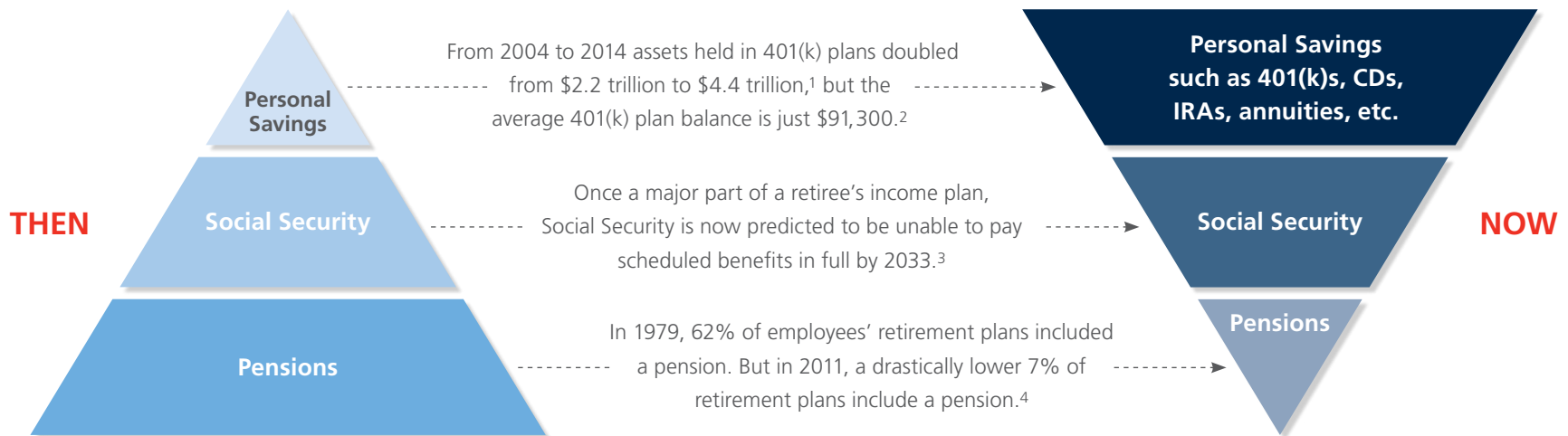


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¹ Investment Company Institute, "Frequently Asked Questions about 401(k) Plans," September 2014.

² Fidelity's Quarterly Retirement Snapshot, "Fidelity's Quarterly Retirement Snapshot: Average 401(k) Balance Hits Record Levels, IRA Balances Continue to Grow in 2014," Year-End 2014.

³ Social Security Administration, "A Summary of the 2014 Annual Reports: Social Security and Medicare Boards of Trustees," 2015.

⁴ US Department of Labor From 5500 Summaries through 1998. 'EBRI estimates 1999-2010 using Pension Benefit Guaranty Corporation, Current Population Survey and US Department of Labor data.

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