

The estimates used in this study are derived from EBRI study examining 401(k) participant account changes between 12/31/2007 and 12/31/2008 amongst 21 million participant accounts in EBRI database. These data tables are meant as a reference to the EBRI data and are not intended to be used to estimate personal recovery timelines.

Number of Years to Recover from 2008 Actual Loses in the 401(k) Account Based on Participant's Average Account Balance, Total Employer and Employee Contribution Amount and Future Projected Investment Return (90th Percentile)

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$0-\$24,999									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	13.7	3.4	2.5	2.0	1.5	0.9	0.3	0.1	N/A
2%	43.2	8.9	3.0	2.3	1.8	1.4	0.9	0.3	0.1	N/A
4%	21.6	6.7	2.6	2.1	1.7	1.3	0.8	0.3	0.1	N/A
6%	14.4	5.5	2.4	1.9	1.6	1.2	0.8	0.3	0.1	N/A
8%	10.8	4.6	2.2	1.7	1.5	1.2	0.7	0.3	0.1	N/A

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$25,000-\$49,999)									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	194.7	16.9	8.8	6.0	4.7	3.1	1.5	0.7	0.3
2%	38.3	25.6	11.1	6.8	4.9	4.0	2.8	1.4	0.6	0.3
4%	19.2	14.5	8.2	5.5	4.2	3.5	2.5	1.3	0.6	0.3
6%	12.8	10.2	6.6	4.6	3.6	3.1	2.3	1.2	0.6	0.3
8%	9.6	7.9	5.5	4.0	3.2	2.8	2.1	1.1	0.5	0.3

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$50,000-\$99,999									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	465.3	32.9	18.5	11.8	9.0	5.9	3.5	2.4	1.7
2%	37.0	28.4	16.1	11.6	8.4	6.8	4.8	3.1	2.2	1.6
4%	18.5	15.4	10.8	8.5	6.5	5.5	4.1	2.7	2.0	1.5
6%	12.3	10.6	8.1	6.7	5.3	4.6	3.5	2.5	1.9	1.4
8%	9.2	8.1	6.5	5.5	4.5	4.0	3.1	2.3	1.7	1.3

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$100,000-\$149,999									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	770.3	57.9	30.6	20.7	15.5	9.6	5.8	4.0	3.0
2%	35.6	30.2	21.1	15.5	12.4	10.2	7.1	4.8	3.4	2.7
4%	17.8	15.9	12.9	10.4	8.8	7.6	5.6	4.1	3.1	2.5
6%	11.9	10.9	9.3	7.9	6.9	6.0	4.7	3.6	2.7	2.2
8%	8.9	8.3	7.3	6.3	5.6	5.0	4.0	3.2	2.5	2.1

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$150,000-\$199,999									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	755.5	72.4	42.4	28.8	22.4	13.1	7.9	5.7	4.4
2%	34.6	29.2	21.1	18.1	15.1	12.8	8.8	6.2	4.7	3.7
4%	17.3	15.3	12.4	11.4	10.2	9.0	6.7	5.1	4.0	3.3
6%	11.5	10.3	8.8	8.3	7.7	6.9	5.5	4.3	3.5	3.0
8%	8.6	7.8	6.9	6.6	6.2	5.6	4.6	3.7	3.1	2.7

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$200,000-\$249,999									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	996.4	97.7	59.7	37.3	29.8	16.6	9.9	7.2	5.6
2%	33.8	29.6	25.1	22.0	16.2	15.4	10.3	7.3	5.7	4.7
4%	16.9	15.4	14.3	13.5	10.5	10.5	7.6	5.8	4.8	4.0
6%	11.3	10.5	9.9	9.7	7.8	7.8	6.0	4.8	4.1	3.5
8%	8.4	8.0	7.6	7.5	6.2	N/A	5.0	4.1	3.6	3.1

Projected Overall Inv. Return for the Portfolio	Average Account Balance*: \$250,000+									
	Contribution Amount**									
	0.0	\$1-\$1000	\$1001-\$2000	\$2001-\$3000	\$3001-\$4000	\$4001-\$5000	\$5001-\$10,000	\$10,001-\$15,000	\$15,001-\$20,000	\$20,001-\$25,000
0%	Never	1916.8	151.5	77.5	53.2	45.2	23.6	14.6	10.6	8.5
2%	31.7	27.9	25.6	22.4	18.6	18.3	12.5	9.4	7.7	6.5
4%	15.9	14.5	14.2	13.0	11.1	N/A	8.6	7.0	6.0	5.2
6%	10.6	9.8	9.7	9.2	8.0	N/A	6.6	5.6	5.0	4.4
8%	7.9	7.4	7.4	7.1	6.3	N/A	5.3	4.6	4.2	3.8

* Based on actual asset allocation of 21 million 401(k) participants

**Includes both employee and employer contribution

About the Analysis, Assumptions and Inputs

The analysis produced is based on calculations provided by the Employee Benefit Research Institute (EBRI). Data in the EBRI/ICI 401(k) database is confined to the participants' 401(k) plans with their current employers and does not include information on 401(k) plans with former employers or other 401(k) or retirement account balances.

Data is based on the actual account balance of all participants in the EBRI/ICI 401(k) database (of more than 21 million participants) as of 12/31/2007 and then again as of 12/31/2008. Overall losses/gains are defined as the difference between actual year-end 2007 and actual year-end 2008 account balances.

Data includes market losses/gains experienced in 2008. Any market losses/gains experienced since 1/1/2009 to the present time are not considered in the study, or in any calculations related to the study.

Rebuilding period calculations estimate number of years to bring 90 percent of account balances within the selected range of balance and ongoing contributions in the study to actual 12/31/2007 levels from actual 12/31/2008 levels based on the rate of return selected by the user of the tool. The tool does not estimate the rebuilding period for user's account.

While the 90th percentile is considered a reliable measure in statistics to show potential outcome with a high level of certainty, EBRI's rebuilding projections should not be used to produce individualized estimates; they should rather be used to show estimated recovery periods for participants within similar account balance and contribution ranges based on the user-selected investment return. Exact rebuilding periods for the user will depend on actual asset allocation, specific account balance, actual (and unknown) investment return going forward, total amount of combined employer/employee contributions, and total fees charged to the plan.

Since the future cannot be forecast with any certainty, your financial goals and objectives, personal circumstances, and various laws and market conditions will likely change over time. As a result, the actual results you experience will vary from the hypothetical illustrations contained in this analysis. The member companies of the Principal Financial Group® do not guarantee the accuracy of, or the applicability of, the analysis to your circumstances.

In providing you with future scenarios of the retirement rebuilding estimator, you select an assumed hypothetical rate of return. This assumption is purely hypothetical, is not guaranteed, and the actual outcome will differ from what is shown. No one can predict what the market will do tomorrow or at any time in the future.