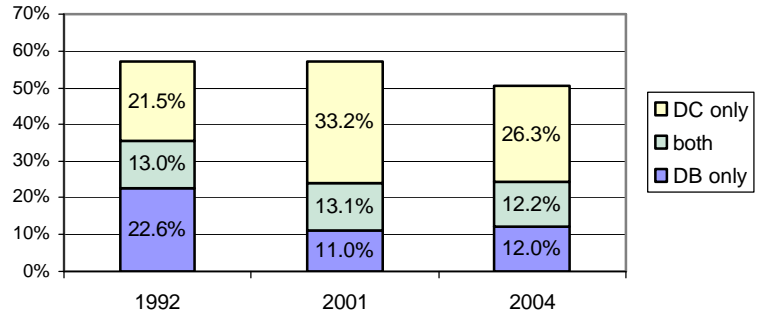


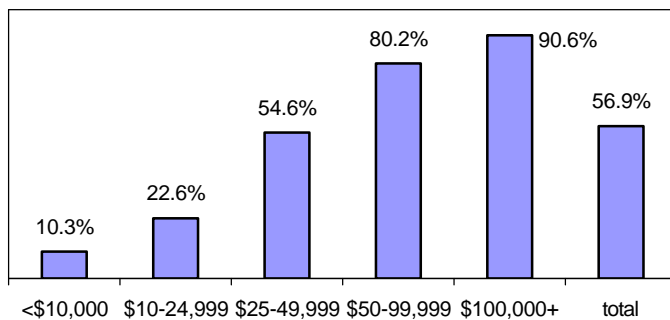
Retirement Security Fact Sheet

Families with Employed Member with Workplace Retirement Plan

- Half of families with a working member have no retirement plan.
- Defined benefit plans are shrinking; coverage by defined contribution plans fell with the recession.



Source: Employee Benefit Research Institute analysis of Federal Reserve Survey of Consumer Finances

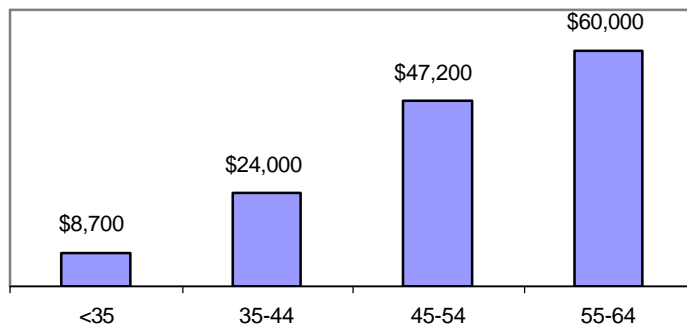
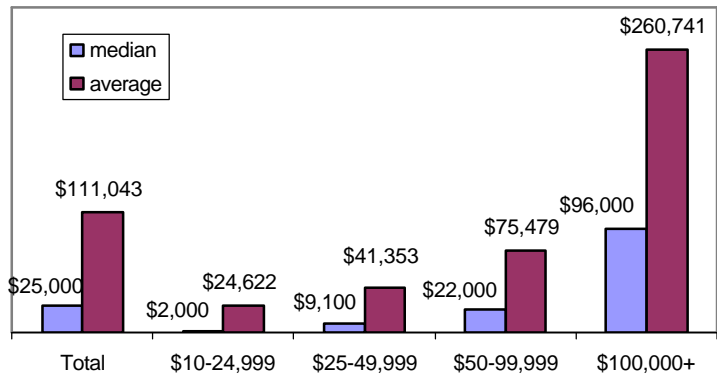


Families with IRA or Retirement Plan from Current or Former Employer, 2004

- Low income families are less likely to have any retirement assets

Balance in All Individual Retirement Accounts, 2004 (for those with plans)

- Retirement assets are concentrated with the wealthy.
- Raising contribution limits for IRAs and 401(k)s won't help the vast majority of working families.



Median Value of Defined Contribution Plans, 2004 (for those with plans)

- Retirement wealth increases with age