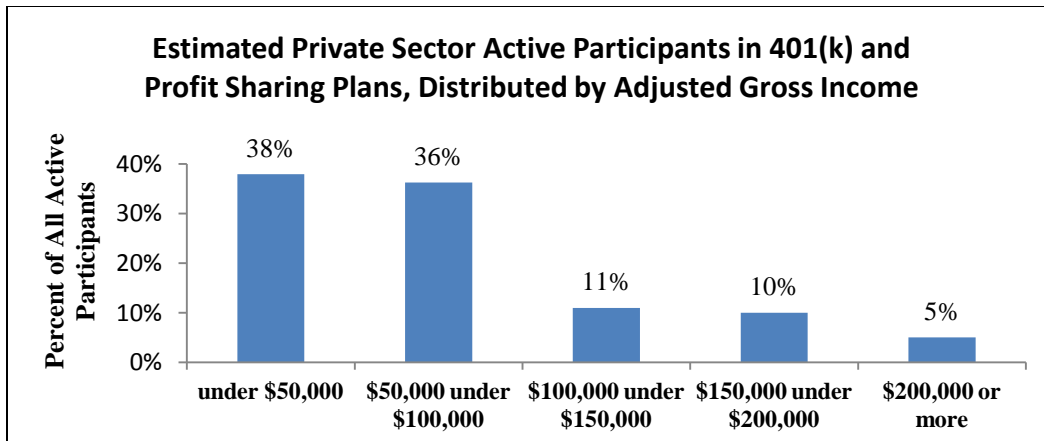
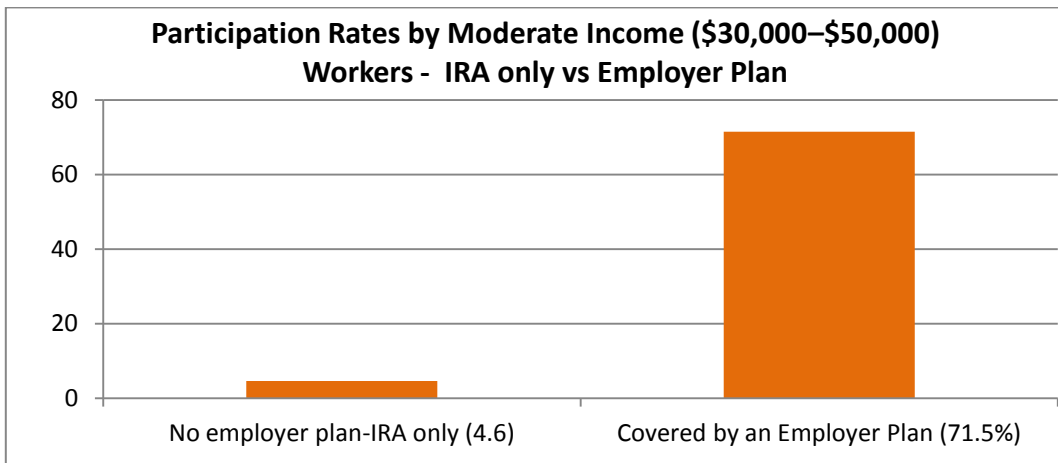


Chart 1



Source: Internal Revenue Service (IRS) Statistics of Income Division (SOI)

Chart 2



Source: Employee Benefit Research Institute (2010) estimate using 2008 Panel of SIPP (Covered by an Employer Plan) and EBRI estimate (Not Covered by an Employer Plan-IRA only).

Chart 3

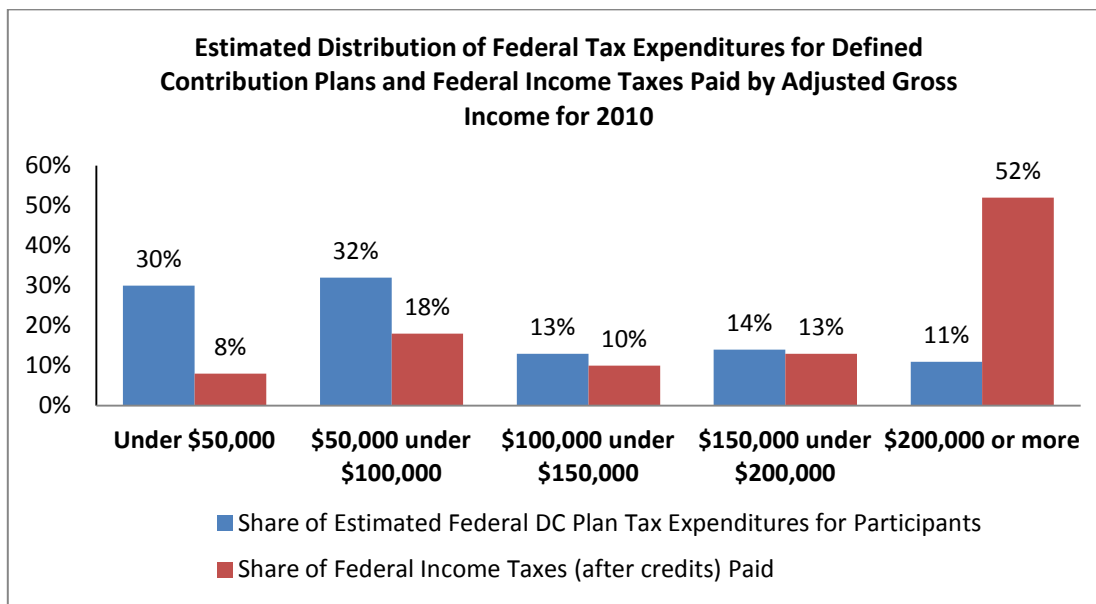


Chart 4

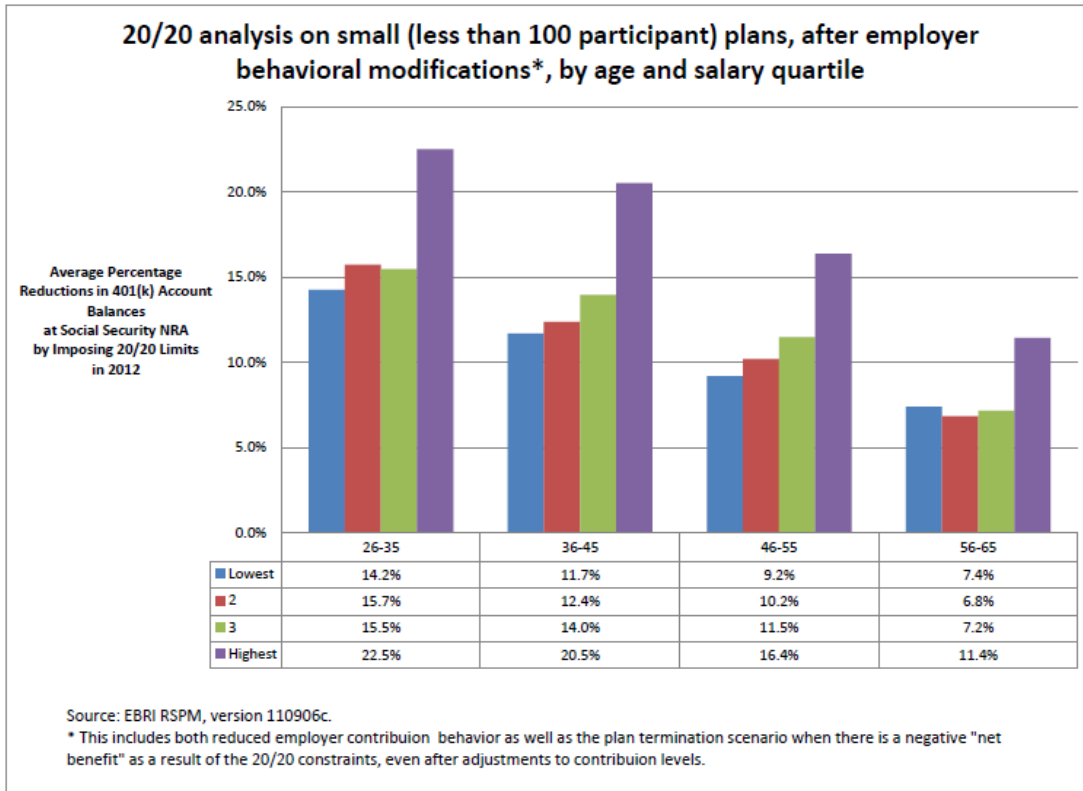
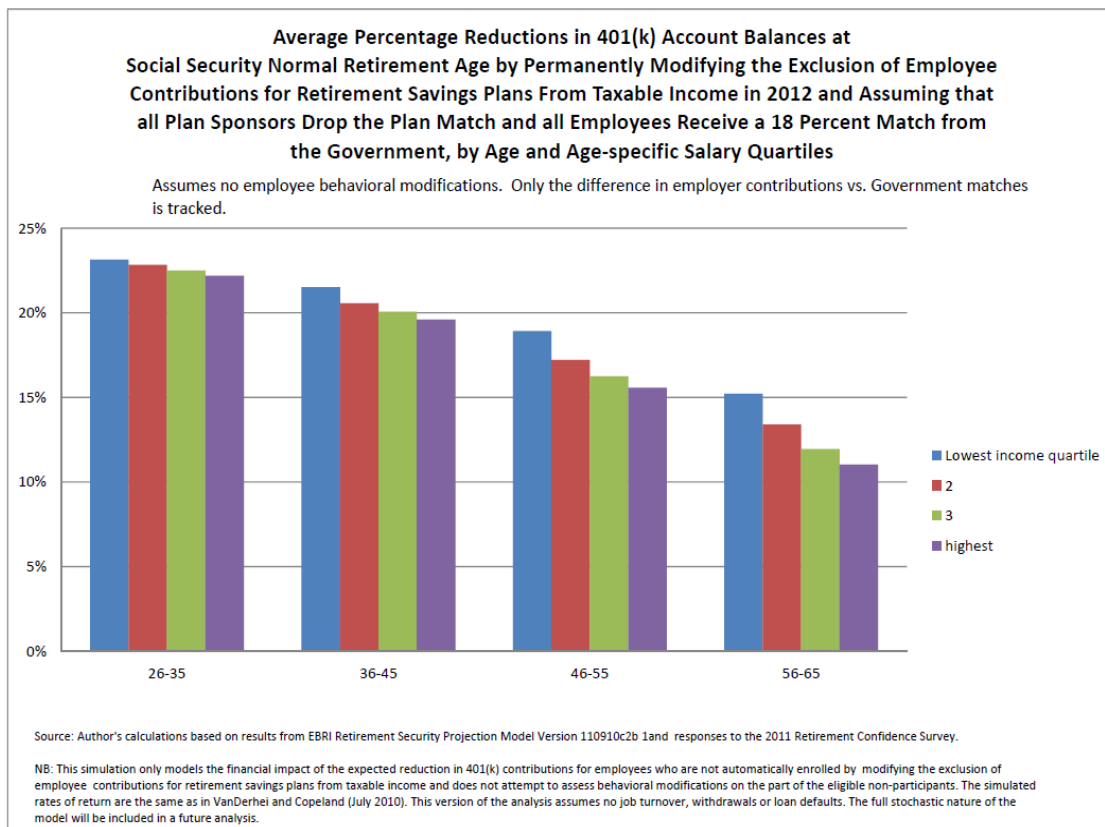


Chart 5



Source: Van der Hei, Jack, Submitted testimony for Senate Finance Committee Hearing on "Tax Reform Options: Promoting Retirement Security", September 15, 2011