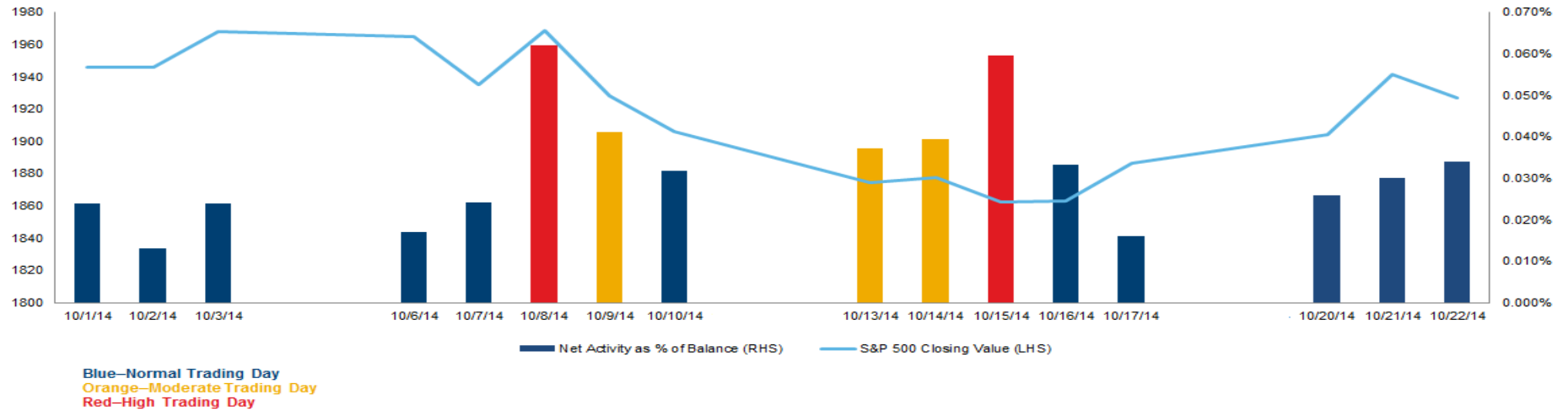
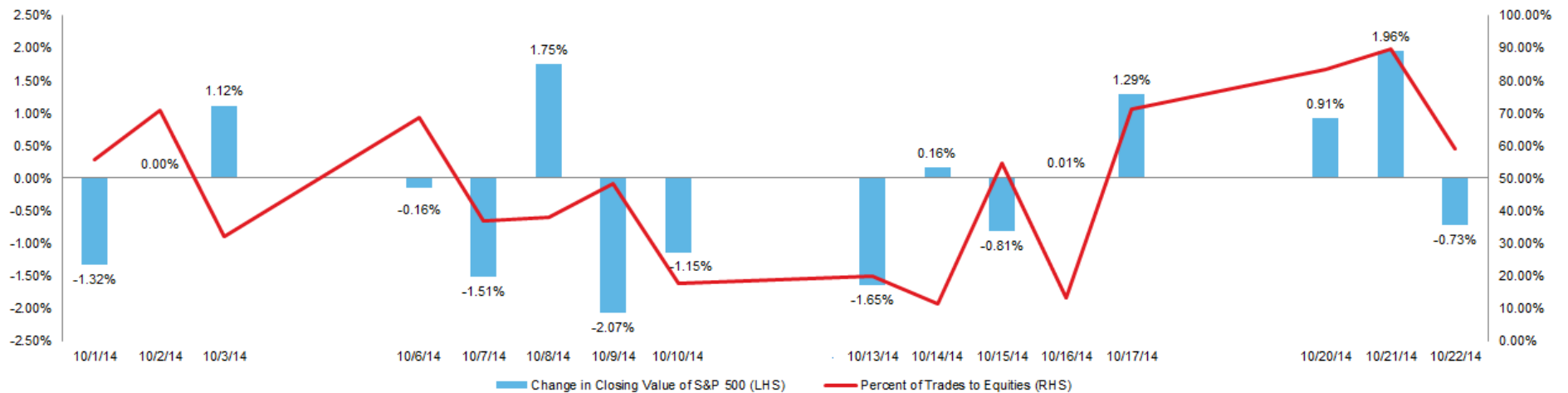


The Aon Hewitt 401(k) Index™ Trading Activity Compared to the S&P 500

Trading Days



Direction of Trades



Source: Aon Hewitt 401(k) Index™ which tracks the transfer activity of 1.3 million 401(k) plan participants.

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