

TABLE 6

| Age-based Asset Allocation with Variable Contributions (10% fixed) | Age That Account is Exhausted | Ratio of Balance to Final Pay at Retirement | Average Contribution Rate |
|--|-------------------------------|---|---------------------------|
| 90th percentile | Over 100 | 21.6 | 12.5% |
| 50th percentile | Over 100 | 12.6 | 12.0% |
| 10th percentile | 86 | 7.6 | 11.5% |