

By the Numbers

Reaching the retirement summit

In 2010, Americans' median and average defined contribution account balances climbed to their highest levels since Vanguard began tracking this data in 1999 in its inaugural report, "How America Saves." Here are some stats from the 2011 edition:

18%

PARTICIPANTS WITH AN
OUTSTANDING LOAN
FROM THEIR ACCOUNT IN 2010

AVERAGE LOAN BALANCE:
\$9,000

79%

PLAN SPONSORS
OFFERING TARGET-DATE
FUNDS IN 2010

UP FROM **3 IN 10** IN 2005



\$26,926

MEDIAN
ACCOUNT BALANCE
AT END OF 2010

25K



DC PLAN PARTICIPANTS
WHO TRADED IN THEIR
ACCOUNTS LAST YEAR

12%

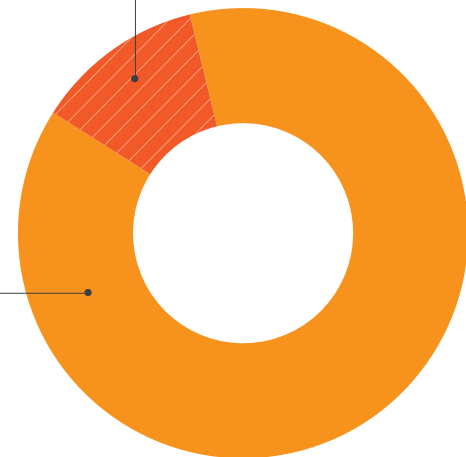
50K

50%

PARTICIPATION RATE
OF EMPLOYEES EARNING
LESS THAN \$30,000

DC PLAN PARTICIPANTS
WHO DID NOT

88%



75K

\$79,077

AVERAGE
ACCOUNT BALANCE
AT END OF 2010

100K

AVERAGE DEFERRAL RATE

