EMPLOYEE COHORTS FOR COMPARATIVE ANALYSIS OLD WINDOW NEW

TABLE II

Dates of fifte	4/1/1990 10	4/1/1997 10	4/1/1990 10
	3/31/1997	3/31/1998	3/31/1999
First eligible to participate	One year after	4/1/1998	Date of hire
in 401(k) plan	date of hire		

4/1/1000 +-

Nο

None

None

D-1-- - C1:--- 8

match

401(k) plan

First eligible for employer

Automatically enrolled in

Default contribution rate

Default fund allocation

One year after One year after One year after date of hire date of hire

Nο

None

None

4/1/1007 +-

4/1/1000 +-

date of hire

Money market fund

Yes

3 percent