First eligible to participate

Automatically enrolled in

Default contribution rate

Default fund allocation

Dates of hirea

match

401(k) plan

in 401(k) plan First eligible for employer

EMPLOYEE COHORTS FOR COMPARATIVE ANALYSIS

TABLE II

WINDOW

3/31/1998

One year after

date of hire

4/1/1997 to

4/1/1998

Nο

None

None

NEW

3/31/1999

One year after

date of hire

Money market fund

Date of hire

Yes

3 percent

4/1/1998 to

OLD

3/31/1997

One year after date of hire

One year after

No

None

None

date of hire

4/1/1996 to