

TABLE II
EMPLOYEE COHORTS FOR COMPARATIVE ANALYSIS

	OLD	WINDOW	NEW
Dates of hire ^a	4/1/1996 to 3/31/1997	4/1/1997 to 3/31/1998	4/1/1998 to 3/31/1999
First eligible to participate in 401(k) plan	One year after date of hire	4/1/1998	Date of hire
First eligible for employer match	One year after date of hire	One year after date of hire	One year after date of hire
Automatically enrolled in 401(k) plan	No	No	Yes
Default contribution rate	None	None	3 percent
Default fund allocation	None	None	Money market fund