

# The Power of Saving ... At Any Age

Whether you began investing and saving early or are starting today, good habits can have a lasting effect throughout your life. TODAY is a great day to begin saving, so contact your Financial Advisor now to discuss savings and investment options that can help you work toward your best tomorrow.

## SAVING EARLY

| Age | Beginning Value: \$0 | Annual Additions | Annual Growth: 5% | Year-End Value  |
|-----|----------------------|------------------|-------------------|-----------------|
| 25  | \$0                  | \$2,000          | \$100             | \$2,100         |
| 26  | \$2,100              | \$2,000          | \$205             | \$4,305         |
| 27  | \$4,305              | \$2,000          | \$315             | \$6,620         |
| 28  | \$6,620              | \$2,000          | \$431             | \$9,051         |
| 29  | \$9,051              | \$2,000          | \$553             | \$11,604        |
| 30  | \$11,604             | \$2,000          | \$680             | \$14,284        |
| 31  | \$14,284             | \$2,000          | \$814             | \$17,098        |
| 32  | \$17,098             | \$2,000          | \$955             | \$20,053        |
| 33  | \$20,053             | \$2,000          | \$1,103           | \$23,156        |
| 34  | \$23,156             | \$2,000          | \$1,258           | \$26,414        |
| 35  | \$26,414             | \$0              | \$1,321           | \$27,734        |
| 36  | \$27,734             | \$0              | \$1,387           | \$29,121        |
| 37  | \$29,121             | \$0              | \$1,456           | \$30,577        |
| 38  | \$30,577             | \$0              | \$1,529           | \$32,106        |
| 39  | \$32,106             | \$0              | \$1,605           | \$33,711        |
| 40  | \$33,711             | \$0              | \$1,686           | \$35,397        |
| 41  | \$35,397             | \$0              | \$1,770           | \$37,167        |
| 42  | \$37,167             | \$0              | \$1,858           | \$39,025        |
| 43  | \$39,025             | \$0              | \$1,951           | \$40,976        |
| 44  | \$40,976             | \$0              | \$2,049           | \$43,025        |
| 45  | \$43,025             | \$0              | \$2,151           | \$45,176        |
| 46  | \$45,176             | \$0              | \$2,259           | \$47,435        |
| 47  | \$47,435             | \$0              | \$2,372           | \$49,807        |
| 48  | \$49,807             | \$0              | \$2,490           | \$52,297        |
| 49  | \$52,297             | \$0              | \$2,615           | \$54,912        |
| 50  | \$54,912             | \$0              | \$2,746           | \$57,658        |
| 51  | \$57,658             | \$0              | \$2,883           | \$60,540        |
| 52  | \$60,540             | \$0              | \$3,027           | \$63,567        |
| 53  | \$63,567             | \$0              | \$3,178           | \$66,746        |
| 54  | \$66,746             | \$0              | \$3,337           | <b>\$70,083</b> |
|     |                      | <b>\$20,000</b>  |                   |                 |

| Age | Beginning Value: \$0 | Annual Additions | Annual Growth: 5% | Year-End Value   |
|-----|----------------------|------------------|-------------------|------------------|
| 25  | \$0                  | \$2,000          | \$100             | \$2,100          |
| 26  | \$2,100              | \$2,000          | \$205             | \$4,305          |
| 27  | \$4,305              | \$2,000          | \$315             | \$6,620          |
| 28  | \$6,620              | \$2,000          | \$431             | \$9,051          |
| 29  | \$9,051              | \$2,000          | \$553             | \$11,604         |
| 30  | \$11,604             | \$2,000          | \$680             | \$14,284         |
| 31  | \$14,284             | \$2,000          | \$814             | \$17,098         |
| 32  | \$17,098             | \$2,000          | \$955             | \$20,053         |
| 33  | \$20,053             | \$2,000          | \$1,103           | \$23,156         |
| 34  | \$23,156             | \$2,000          | \$1,258           | \$26,414         |
| 35  | \$26,414             | \$2,000          | \$1,421           | \$29,834         |
| 36  | \$29,834             | \$2,000          | \$1,592           | \$33,426         |
| 37  | \$33,426             | \$2,000          | \$1,771           | \$37,197         |
| 38  | \$37,197             | \$2,000          | \$1,960           | \$41,157         |
| 39  | \$41,157             | \$2,000          | \$2,158           | \$45,315         |
| 40  | \$45,315             | \$2,000          | \$2,366           | \$49,681         |
| 41  | \$49,681             | \$2,000          | \$2,584           | \$54,265         |
| 42  | \$54,265             | \$2,000          | \$2,813           | \$59,078         |
| 43  | \$59,078             | \$2,000          | \$3,054           | \$64,132         |
| 44  | \$64,132             | \$2,000          | \$3,307           | \$69,439         |
| 45  | \$69,439             | \$2,000          | \$3,572           | \$75,010         |
| 46  | \$75,010             | \$2,000          | \$3,851           | \$80,861         |
| 47  | \$80,861             | \$2,000          | \$4,143           | \$87,004         |
| 48  | \$87,004             | \$2,000          | \$4,450           | \$93,454         |
| 49  | \$93,454             | \$2,000          | \$4,773           | \$100,227        |
| 50  | \$100,227            | \$2,000          | \$5,111           | \$107,338        |
| 51  | \$107,338            | \$2,000          | \$5,467           | \$114,805        |
| 52  | \$114,805            | \$2,000          | \$5,840           | \$122,645        |
| 53  | \$122,645            | \$2,000          | \$6,232           | \$130,878        |
| 54  | \$130,878            | \$2,000          | \$6,644           | <b>\$139,522</b> |
|     |                      | <b>\$60,000</b>  |                   |                  |

WHAT IF I  
DIDN'T SAVE  
EARLY?



## The Power of Saving ... At Any Age

**It's not too late! There is still time today to save for tomorrow.**

| Age | Beginning Value: \$0 | Annual Additions | Annual Growth: 5% | Year-End Value  |
|-----|----------------------|------------------|-------------------|-----------------|
| 25  | \$0                  | \$0              | \$0               | \$0             |
| 26  | \$0                  | \$0              | \$0               | \$0             |
| 27  | \$0                  | \$0              | \$0               | \$0             |
| 28  | \$0                  | \$0              | \$0               | \$0             |
| 29  | \$0                  | \$0              | \$0               | \$0             |
| 30  | \$0                  | \$0              | \$0               | \$0             |
| 31  | \$0                  | \$0              | \$0               | \$0             |
| 32  | \$0                  | \$0              | \$0               | \$0             |
| 33  | \$0                  | \$0              | \$0               | \$0             |
| 34  | \$0                  | \$0              | \$0               | \$0             |
| 35  | \$0                  | \$2,000          | \$100             | \$2,100         |
| 36  | \$2,100              | \$2,000          | \$205             | \$4,305         |
| 37  | \$4,305              | \$2,000          | \$315             | \$6,620         |
| 38  | \$6,620              | \$2,000          | \$431             | \$9,051         |
| 39  | \$9,051              | \$2,000          | \$553             | \$11,604        |
| 40  | \$11,604             | \$2,000          | \$680             | \$14,284        |
| 41  | \$14,284             | \$2,000          | \$814             | \$17,098        |
| 42  | \$17,098             | \$2,000          | \$955             | \$20,053        |
| 43  | \$20,053             | \$2,000          | \$1,103           | \$23,156        |
| 44  | \$23,156             | \$2,000          | \$1,258           | \$26,414        |
| 45  | \$26,414             | \$2,000          | \$1,421           | \$29,834        |
| 46  | \$29,834             | \$2,000          | \$1,592           | \$33,426        |
| 47  | \$33,426             | \$2,000          | \$1,771           | \$37,197        |
| 48  | \$37,197             | \$2,000          | \$1,960           | \$41,157        |
| 49  | \$41,157             | \$2,000          | \$2,158           | \$45,315        |
| 50  | \$45,315             | \$2,000          | \$2,366           | \$49,681        |
| 51  | \$49,681             | \$2,000          | \$2,584           | \$54,265        |
| 52  | \$54,265             | \$2,000          | \$2,813           | \$59,078        |
| 53  | \$59,078             | \$2,000          | \$3,054           | \$64,132        |
| 54  | \$64,132             | \$2,000          | \$3,307           | <b>\$69,439</b> |
|     |                      | <b>\$40,000</b>  |                   |                 |

All information provided is hypothetical and for informational purposes only. Additions are assumed to be made at the beginning of each year. Tax implications are not included in this illustration; investors should seek the advice of a qualified tax professional. The rates of return used are for illustration purposes only and are not a guarantee of future rates or financial returns. The information provided in this presentation is intended for informational purposes only, and is not a solicitation to purchase or sell any security. This information has been compiled from sources believed to be reliable; however, there is no guarantee of its accuracy or completeness. Opinions expressed here are statements of judgment on this date and are subject to change without notice. This information may contain predictions that are subject to certain risks and uncertainties which could cause actual results to differ from those anticipated or projected.