

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	\$70,083
		\$20,000		

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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	\$139,522
		\$60,000		

WHAT IF I
DIDN'T SAVE
EARLY?



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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
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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	\$69,439
		\$40,000		

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.