



Time Is Your Greatest Ally

Saving early can help position you to achieve your financial goals.

Among all of the factors that influence your retirement savings, you often have the most control over how much you invest and when you start investing. With consistency, even modest investments can grow significantly over time. Consider the case of four individuals who start saving at different ages:

- Mike at age 22
- Judy at age 32
- Charles at age 42
- Amy at age 52

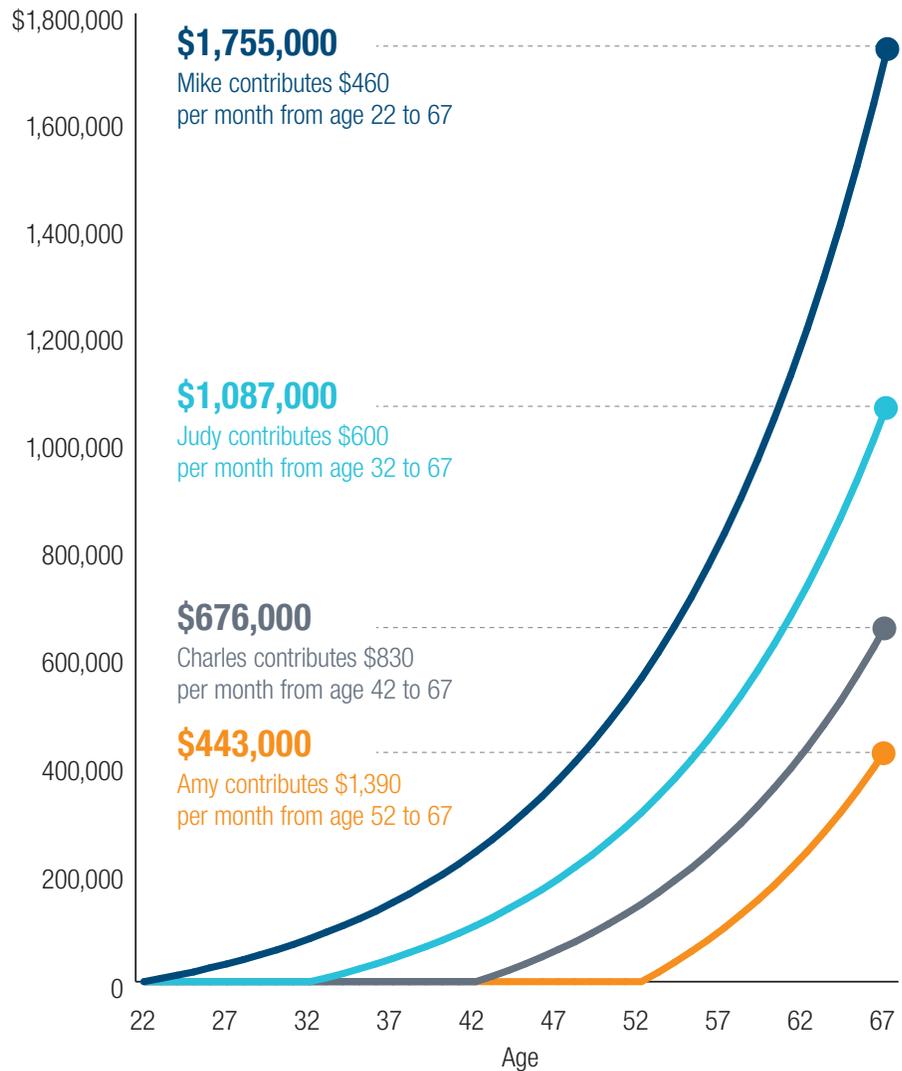
Let's say each of them sets aside the same total amount of \$250,000 in tax-deferred accounts over the course of their careers. But because of the difference in when they started saving, each of these investors will achieve a very different outcome.

Make the most of time

The potential for greater compounding over time means that Mike could contribute only a third of what Amy does every month and yet end up with nearly four times as much in savings by age 67. In this way, time is an ally in helping an investor's savings dollars work harder. ■

The Benefit of Starting Early

The same \$250,000 invested will result in vastly different outcomes depending on when you start saving those dollars.



Assumes 7% average annual return in a tax-deferred account. This chart is for illustrative purposes only and does not represent the performance of any specific security. All investments involve risk, including possible loss of principal.

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