

**This shows the effect of starting saving at 31 by Nan compared to trying to catch up ten years later by Dan**

| <b><i>Nan started at age of 31</i></b> |                     |                       | <b><i>Dan started at age of 41</i></b> |                     |                       |
|--|---------------------|-----------------------|--|---------------------|-----------------------|
| <b>Year</b>                            | <b>Contribution</b> | <b>Year end value</b> | <b>Year</b>                            | <b>Contribution</b> | <b>Year end value</b> |
| 31                                     | \$5,000             | \$5,400               | 31                                     | \$0                 | \$0                   |
| 32                                     | \$5,000             | \$11,232              | 32                                     | \$0                 | \$0                   |
| 33                                     | \$5,000             | \$17,531              | 33                                     | \$0                 | \$0                   |
| 34                                     | \$5,000             | \$24,333              | 34                                     | \$0                 | \$0                   |
| 35                                     | \$5,000             | \$31,680              | 35                                     | \$0                 | \$0                   |
| 36                                     | \$5,000             | \$39,614              | 36                                     | \$0                 | \$0                   |
| 37                                     | \$5,000             | \$48,183              | 37                                     | \$0                 | \$0                   |
| 38                                     | \$5,000             | \$57,438              | 38                                     | \$0                 | \$0                   |
| 39                                     | \$5,000             | \$67,433              | 39                                     | \$0                 | \$0                   |
| 40                                     | \$5,000             | \$78,227              | 40                                     | \$0                 | \$0                   |
| 41                                     | \$0.00              | \$84,486              | 41                                     | \$5,000             | \$5,400               |
| 42                                     | \$0.00              | \$91,244              | 42                                     | \$5,000             | \$11,232              |
| 43                                     | \$0.00              | \$98,544              | 43                                     | \$5,000             | \$17,531              |
| 44                                     | \$0.00              | \$106,428             | 44                                     | \$5,000             | \$24,333              |
| 45                                     | \$0.00              | \$114,942             | 45                                     | \$5,000             | \$31,680              |
| <hr/>                                  |                     |                       |  |                     |                       |
| 64                                     | \$0.00              | \$496,054             | 64                                     | \$5,000             | \$360,530             |
| 65                                     | \$0.00              | \$535,739             | 65                                     | \$5,000             | \$394,772             |
| 66                                     | \$0.00              | \$578,598             | 66                                     | \$5,000             | \$431,754             |
| 67                                     | \$0.00              | \$624,886             | 67                                     | \$5,000             | \$471,694             |
| 68                                     | \$0.00              | \$674,876             | 68                                     | \$5,000             | \$514,830             |
| 69                                     | \$0.00              | \$728,867             | 69                                     | \$5,000             | \$561,416             |
| 70                                     | \$0.00              | \$787,176             | 70                                     | \$5,000             | \$611,729             |

The method of calculation is the simplest and is used for order of magnitude. It is the sum of 12 monthly payments times 1.08 which assumes a 8% return

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