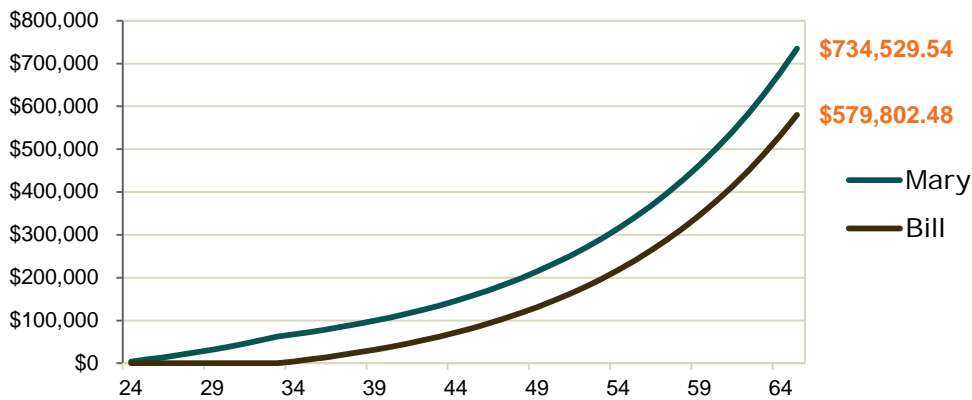




Retirement Savings Illustration

Mary starts young – Bill waits. Let’s compare what happens. Mary is just 24 when she begins saving. She invests \$4,000 per year for 10 years and never adds another penny. Mary ultimately invests a total of \$40,000. Bill waits until he’s 34 years old to begin saving. Like Mary, he invests \$4,000 per year, but continues for 32 years until he retires at age 65. Bill invested a total of \$128,000...and never caught up with Mary.



Mary						Bill					
Age	Deposit	Year-end Accumulation	Age	Deposit	Year-end Accumulation	Age	Deposit	Year-end Accumulation	Age	Deposit	Year-end Accumulation
24	\$4,000	\$4,320	45	-	\$157,592.00	24	-	-	45	\$4,000	\$81,981.19
25	\$4,000	\$8,985.60	46	-	\$170,199.36	25	-	-	46	\$4,000	\$92,859.68
26	\$4,000	\$14,024.45	47	-	\$183,815.30	26	-	-	47	\$4,000	\$104,608.46
27	\$4,000	\$19,466.40	48	-	\$198,520.53	27	-	-	48	\$4,000	\$117,297.13
28	\$4,000	\$25,343.72	49	-	\$214,402.17	28	-	-	49	\$4,000	\$131,000.90
29	\$4,000	\$31,691.21	50	-	\$231,554.34	29	-	-	50	\$4,000	\$145,800.97
30	\$4,000	\$38,546.51	51	-	\$250,078.69	30	-	-	51	\$4,000	\$161,785.05
31	\$4,000	\$45,950.23	52	-	\$270,084.99	31	-	-	52	\$4,000	\$179,047.86
32	\$4,000	\$53,946.25	53	-	\$291,691.79	32	-	-	53	\$4,000	\$197,691.69
33	\$4,000	\$62,581.95	54	-	\$315,027.13	33	-	-	54	\$4,000	\$217,827.02
34	-	\$67,588.51	55	-	\$340,229.30	34	\$4,000	\$4,320	55	\$4,000	\$239,573.18
35	-	\$72,995.59	56	-	\$367,447.64	35	\$4,000	\$8,985.60	56	\$4,000	\$263,059.04
36	-	\$78,835.23	57	-	\$396,843.45	36	\$4,000	\$14,024.45	57	\$4,000	\$288,423.76
37	-	\$85,142.05	58	-	\$428,590.93	37	\$4,000	\$19,466.40	58	\$4,000	\$315,817.66
38	-	\$91,953.42	59	-	\$462,878.21	38	\$4,000	\$25,343.72	59	\$4,000	\$345,403.07
39	-	\$99,309.69	60	-	\$499,908.46	39	\$4,000	\$31,691.21	60	\$4,000	\$377,355.32
40	-	\$107,254.46	61	-	\$539,901.14	40	\$4,000	\$38,546.51	61	\$4,000	\$411,863.74
41	-	\$115,834.82	62	-	\$583,093.23	41	\$4,000	\$45,950.23	62	\$4,000	\$449,132.84
42	-	\$125,101.61	63	-	\$629,740.69	42	\$4,000	\$53,946.25	63	\$4,000	\$489,383.47
43	-	\$135,109.74	64	-	\$680,119.94	43	\$4,000	\$62,581.95	64	\$4,000	\$532,854.15
44	-	\$145,918.51	65	-	\$734,529.54	44	\$4,000	\$71,908.51	65	\$4,000	\$579,802.48

Chart assumes contributions are made at the beginning of the year and an 8% annual rate of return. It is for illustrative purposes only and is not a guarantee of future interest rates or financial returns.