

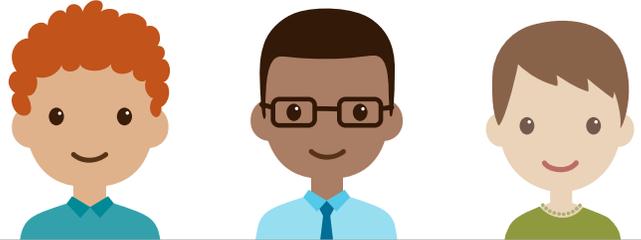
Benefits of Saving Early for Retirement

Starting to save for retirement earlier in life will allow your initial investment more time to grow. Total returns on the initial investment will likely increase with the addition of compounding interest, which is the ability to make money (interest) on an investment (principal) as well as on the interest gains of investment from previous periods.

NOTE: If you continue to increase your contribution amount over time and take advantage of an employer match, if applicable, the outcome will be far greater than saving later in life.

Comparison Investment Growth

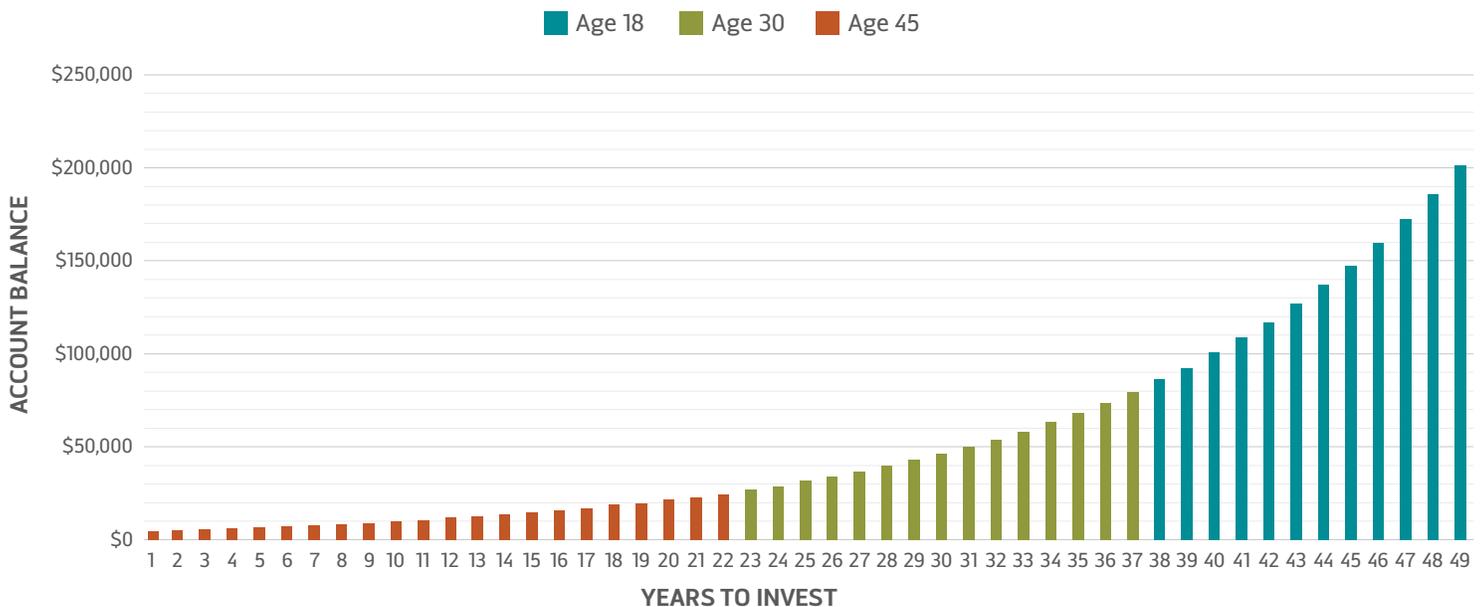
Example of how starting to save for retirement at different ages will affect the amount of money at retirement.



All example participants have:	Starting Age	18	30	45
• Initial investment of \$5,000	Years to Invest	49	37	22
• Interest rate of 8%	Avg. Gain per Year*	\$4,329.33	\$2,195.35	\$1,008.30
• Retirement age of 67	Total Growth*	\$212,137.09	\$81,228.13	\$22,182.70

* Amounts are based on an initial investment of \$5,000 only with no additional contributions made during the Years to Invest and 8% interest compounded annually.

Growth Chart



Don't wait another day, start saving for retirement today.