

GET A HEAD START

Year end

Value

\$2,200

\$4,620

\$7 282

Investor A

Investment

\$2,000

\$2,000

\$2,000

Investing when you are in your 20's and 30's may seem like a pipe dream for some, especially those who are facing a mountain of student loans and expenditures associated with entering the "real world." Still, getting a head start on a long-term goal, such as retirement, sooner rather than later can make a world of difference.

The table to the right shows a hypothetical example of investors. Investor A got a head start on their long-term goal, invested for 10 years and stopped. Investor B put off investing for 10 years and then tried to play catch up.

The example uses a 10% fixed return and assumes tax-deferred investing of all dividends. Please note that all investment returns fluctuate, and it is unlikely that this rate of return would be sustained over any period of time.

Any applicable fees and charges have not been deducted, which would lower performance. Withdrawals of tax-deferred accumulations are subject to ordinary income tax and withdrawals prior to age 59½ are subject to an additional 10% federal penalty. A program of regular investing does not assure a profit or protect against depreciation in a declining market. Since a plan of regular investing involves continuous investment in securities regardless of fluctuating prices, you should consider your financial ability to continue purchases through periods of low-price levels.

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\$2,000		
\$2,000	\$10,210	
\$2,000	\$13,431	
\$2,000	\$16,974	
\$2,000	\$20,872	
\$2,000	\$25,159	
\$2,000	\$29,875	
\$2,000	\$35,062	
\$0	\$38,569	
\$0	\$42,425	
\$0	\$46,668	
\$0	\$51,335	
\$0	\$56,468	
\$0	\$62,115	
\$0	\$68,327	
\$0	\$75,159	
\$0	\$82,675	
\$0	\$90,943	
\$0	\$100,037	
\$0		
\$0	\$121,045	
\$0	\$133,149	
\$0	\$146,464	
\$0	\$161,110	
\$0	\$177,222	
\$0	\$194,944	
\$0	\$214,438	
\$0	\$235,882	
\$0	\$259,470	
\$0	\$285,417	
\$0	\$313,959	
\$0	\$345,355	
\$0	\$379,890	
\$0	\$417,879	
\$0	\$459,667	
\$0	\$505,634	
\$0	\$556,197	
\$0	\$611,817	
\$0	\$672,998	
\$0	\$740,298	
\$0	\$814,328	
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While Investor B invested more than three times the amount of Investor A, the power of compounding resulted in a substantial difference in the ending value of Investor A over Investor B.

Year end

Value

\$0

\$0

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\$2,200

\$4,620

\$7,282

\$10,210

\$13.431

\$16,974

\$20,872

\$25,159

\$29,875

\$35,062

\$40,769

\$47,045

\$53,950

\$61,545

\$69,899

\$79,089

\$89,198

\$100,318

\$112,550

\$140,805

\$157,086

\$174,995

\$194,694

\$216,364

\$240,200

\$266,420

\$295,262

\$326,988

\$361,887

\$400.276

\$442,503

\$488,953

\$540.049

\$2,000 \$126,005

Investment

\$0

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Total Invested Ending Amount



\$895.761

\$68,000 \$540.049

SMART INVESTING SERIES



GET A HEAD START

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