

Plant Seeds to Financial Security Early

The best time to plant a tree was 20 years ago.
The second best time is now.

The same is true of planting the seeds of growth for a secure financial future. Waiting can be costly. Action is your ally.



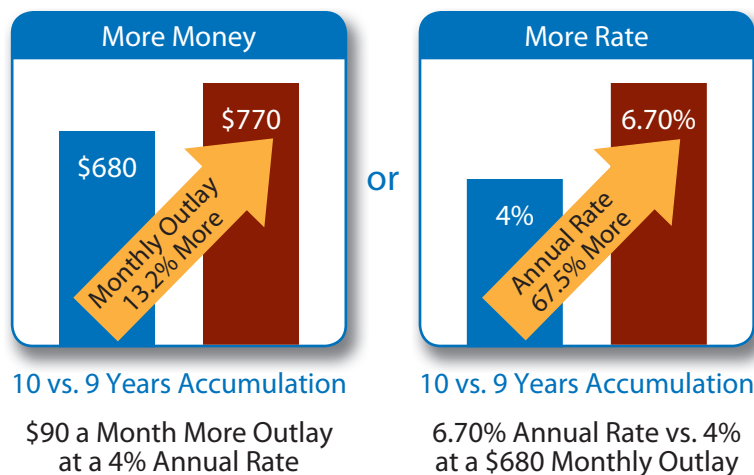
What's the Cost of Waiting?

Consider a hypothetical example. Say your goal is to accumulate \$100,000 in 10 years and you can earn a 4% annual return (current rates may be higher or lower). Starting with a \$680 investment today and adding \$680 more a month for the next decade will get you there.

Delay your start just 12 months and achieving the same \$100,000 goal over the remaining nine years will require more money or a higher rate or some combination of both. Your options then include:

- Increasing your starting contribution, and the subsequent monthly ones, by 13.2% to \$770.
- Obtaining an annual return nearly two-thirds greater than 4%, namely 6.70%.

Less Time Means Less Chance to Grow: The Path to \$100,000 Gets Steeper



Are you certain you can save more or earn a higher rate a year from now?

(Continued)



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