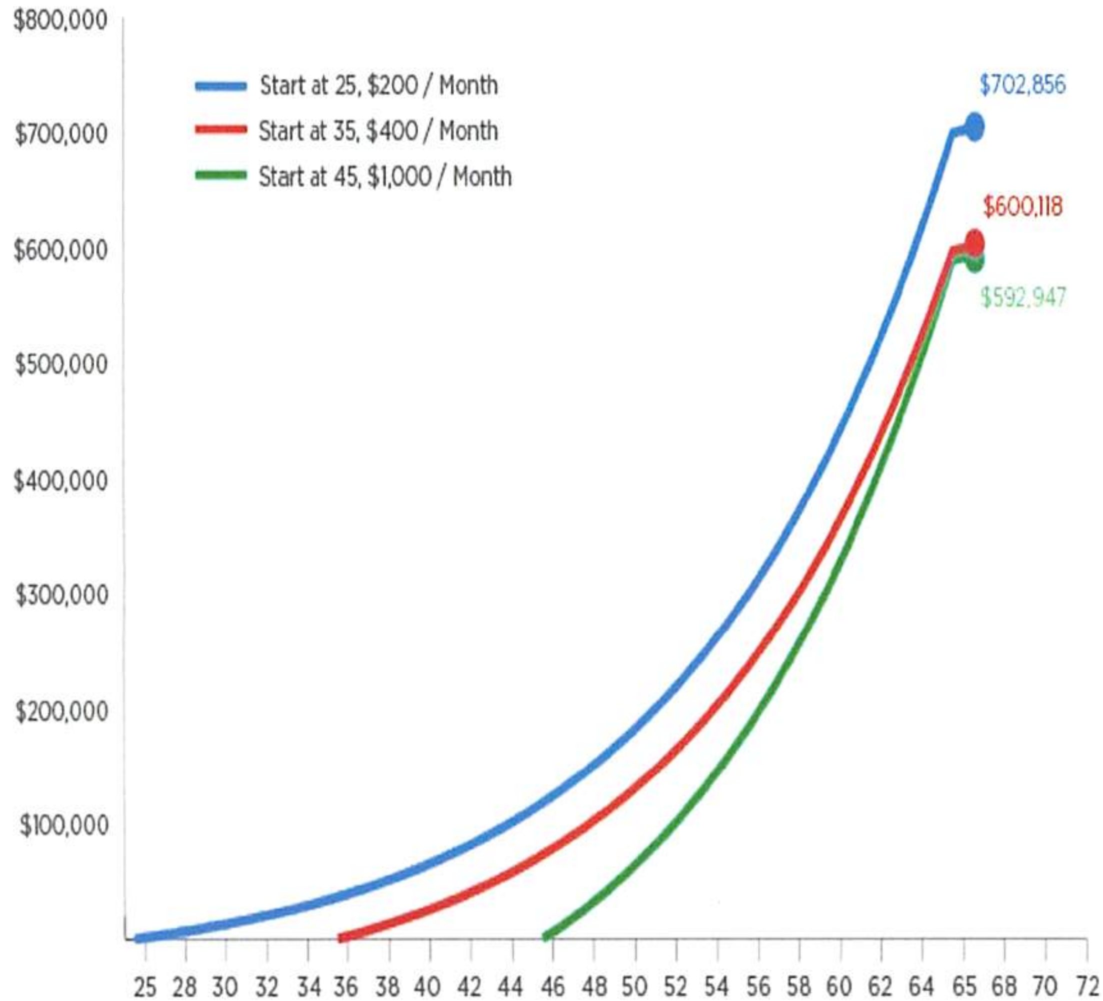
Investing Even a Small Amount Early Can Be More Impactful Than Investing More Later in Life



Key Points

- Young professionals face a unique retirement situation, since they are the first generation without pensions from their jobs and likely with reduced Social Security benefits.
- Many young investors may not think they have enough money to invest with a financial advisor, but that's not the case for all advisors.
- It's important to begin investing early, so Millennials should consider finding a financial advisor they trust who can help them build a financial plan for the future.

Compounding is the ability of an asset to generate earnings. Essentially, it grows the amount of principal that interest is generated on, increasing the interest earned in turn. In this example, based on 8% annual returns, starting at age 25 with a smaller investment amount would have better results than waiting until age 45 and investing a higher amount. This example is for illustrative purposes only and is not indicative of any investment.