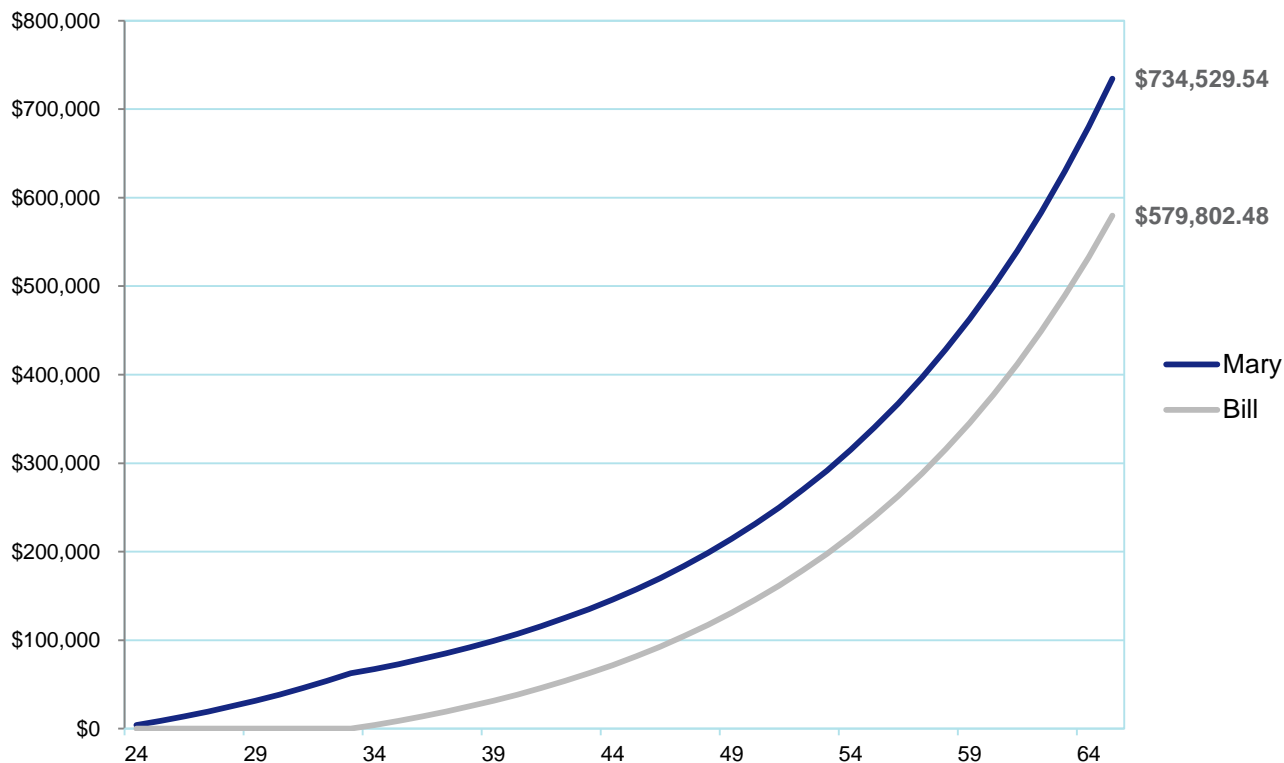


Retirement Savings Illustration

Saving early is vital for your retirement. Examine the following scenarios to see how different savings techniques can impact your financial future.

COMPARING SAVINGS TECHNIQUES

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.



Retirement Savings Illustration, *continued*

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.