$2,000 is more than $12,000

? ? ?

The High Cost of Waiting

Starts Investing at Age 21		Starts Investing at Age 38
67	Age at Retirement	67
7%	Rate of Return	7%
$400	Yearly Contribution	$400
5	Years Contributing	30
$2,000	Total Amount Contributed	$12,000
$39,437	Value at Age 67	$37,784

Want Proof?
(over)

The High Cost of Waiting

Starts at 21

Age	Contribution	Value
21	400	400
22	400	828
23	400	1,286
24	400	1,776
25	400	2,300
26	0	2,461
27	0	2,634
28	0	2,818
29	0	3,015
30	0	3,226
31	0	3,452
32	0	3,694
33	0	3,952
34	0	4,229
35	0	4,525
36	0	4,842
37	0	5,181
38	0	5,543
39	0	5,931
40	0	6,347
41	0	6,791
42	0	7,266
43	0	7,775
44	0	8,319
45	0	8,901
46	0	9,525
47	0	10,191
48	0	10,905
49	0	11,668
50	0	12,485
51	0	13,359
52	0	14,294
53	0	15,294
54	0	16,365
55	0	18,510
56	0	18,736
57	0	20,048
58	0	21,451
59	0	22,953
60	0	24,559
61	0	26,278
62	0	28,118
63	0	30,086
64	0	32,192
65	0	34,446
66	0	36,857
67	0	39,437

Starts at 38

Age	Contribution	Value
21	0	0
22	0	0
23	0	0
24	0	0
25	0	0
26	0	0
27	0	0
28	0	0
29	0	0
30	0	0
31	0	0
32	0	0
33	0	0
34	0	0
35	0	0
36	0	0
37	0	0
38	400	400
39	400	828
40	400	1,286
41	400	1,776
42	400	2,300
43	400	2,861
44	400	3,462
45	400	4,104
46	400	4,791
47	400	5,527
48	400	6,313
49	400	7,155
50	400	8,056
51	400	9,020
52	400	10,052
53	400	11,155
54	400	12,336
55	400	13,600
56	400	14,952
57	400	16,398
58	400	17,946
59	400	19,602
60	400	21,374
61	400	23,271
62	400	25,300
63	400	27,471
64	400	29,794
65	400	32,279
66	400	34,939
67	400	37,784

These are compound interest illustrations only, **not** accumulation guarantees.