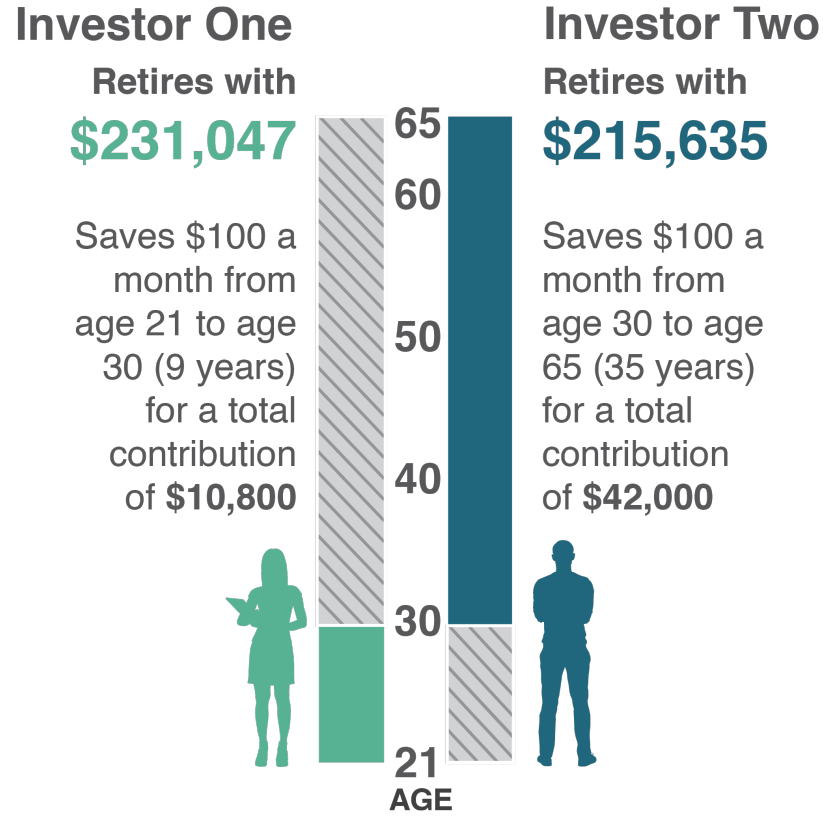


Don't Delay

Even a few extra years can make a big difference

Investor 1, a 21-year-old who starts saving \$100 a month for 9 years and then stops at age 30 ends up with more money at age 65 than Investor 2, a 30-year-old who starts saving \$100 a month and continues for 35 years!

Assumes an annual return of 8%



For illustration purposes only.

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