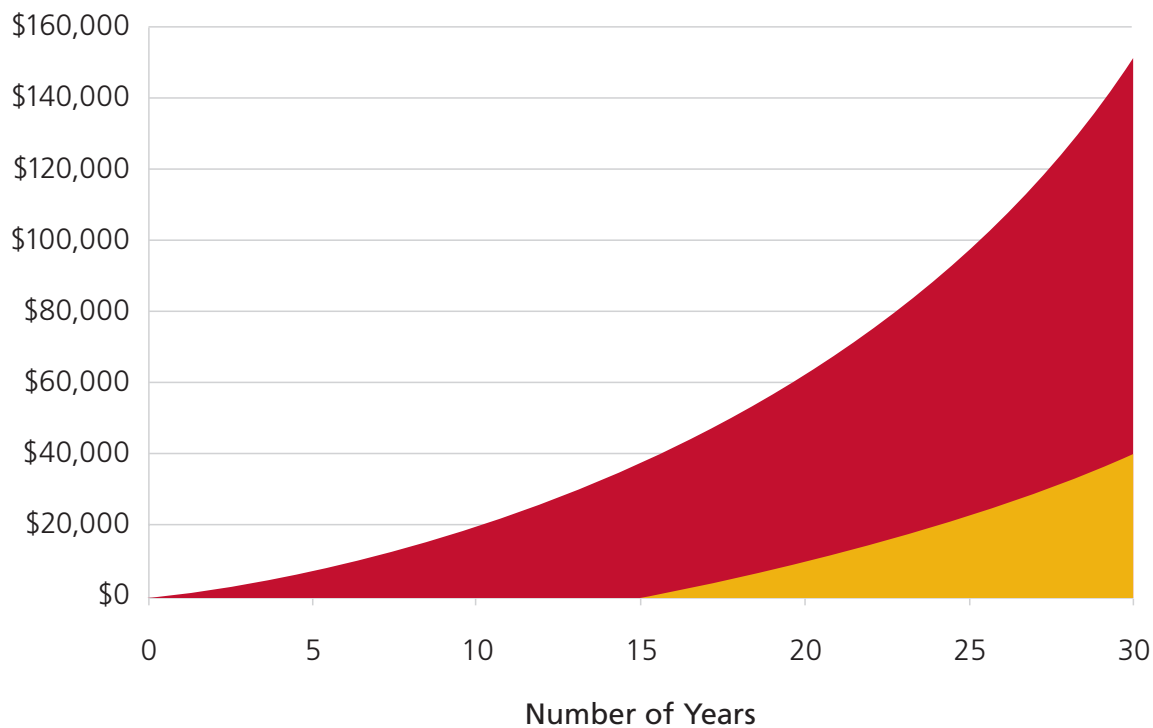


# Save Early and Often – Compounding Explained

Although it's never too late to start saving for the future, there is a great advantage to start saving as soon as you can. The magic of compounding will help your "earlier" dollars grow faster. The earlier you start saving, the less you may need to save. This is because the earlier you start, the more time there is to earn more money on the money you already have invested. Have a look at the following chart as an example.

## Starting Early Pays Off Later

You could have \$100,408 more simply by starting to save \$150 a month now rather than waiting for 15 years.



■ 30 years    ■ 15 years

Chart compares saving \$150/month for 15 years versus 30 years at an average annual rate of return of 6%.