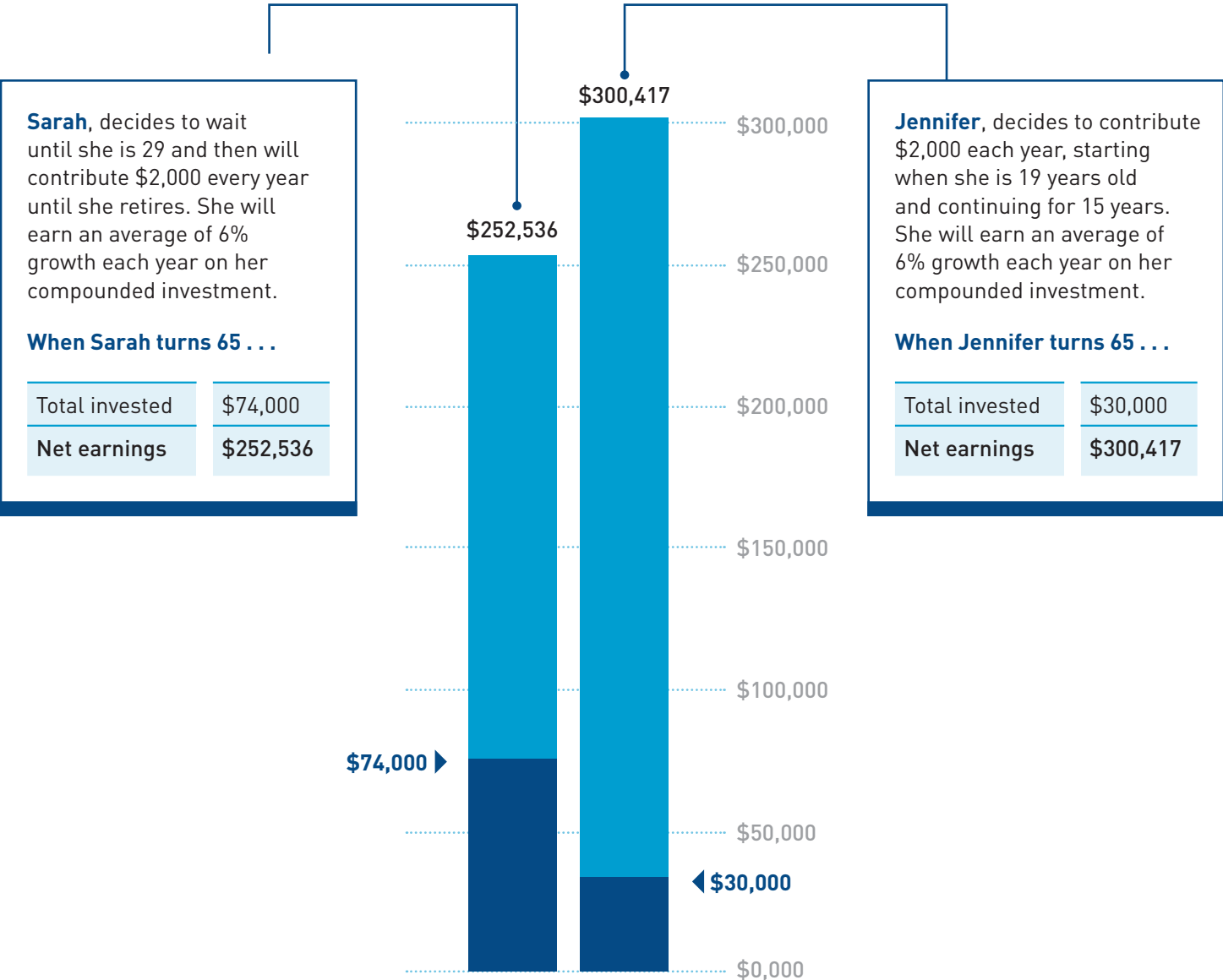


# The magic of compounding

See how compounding can work for your retirement savings.



**Sarah**, decides to wait until she is 29 and then will contribute \$2,000 every year until she retires. She will earn an average of 6% growth each year on her compounded investment.

**When Sarah turns 65 . . .**

Total invested	\$74,000
Net earnings	\$252,536

**Jennifer**, decides to contribute \$2,000 each year, starting when she is 19 years old and continuing for 15 years. She will earn an average of 6% growth each year on her compounded investment.

**When Jennifer turns 65 . . .**

Total invested	\$30,000
Net earnings	\$300,417