GET A HEAD START

Investing when you are in your 20's and 30's may seem like a pipe dream for some, especially those who are facing a mountain of student loans and expenditures associated with entering the "real world." Still, getting a head start on a long-term goal, such as retirement, sooner rather than later can make a world of difference .

The table to the right shows a hypothetical example of two investors. Investor A got a head start on their long-term goal , invested for 10 years and stopped. Investor B put off investing for 10 years and then tried to play catch up.

The example uses a 10% fixed return and assumes tax-deferred investing of all dividends. Please note that all investment returns fluctuate, and it is unlikely that this rate of return would be sustained over any period of time.

Any applicable fees and charges have not been deducted, which would lower performance. Withdrawals of tax-deferred accumulations are subject to ordinary income tax and withdrawals prior to age 59½ are subject to an additional 10% federal penalty. A program of regular investing does not assure a profit or protect against depreciation in a declining market. Since a plan of regular investing involves continuous investment in securities regardless of fluctuating prices, you should consider your financial ability to continue purchases through periods of low-price levels.

	Investor A		Investor B	
Age	Investment	Year end Value	Investment	Year end Value
22	$2,000	$2,200	$0	$0
23	$2,000	$4,620	$0	$0
24	$2,000	$7,282	$0	$0
25	$2,000	$10,210	$0	$0
26	$2,000	$13,431	$0	$0
27	$2,000	$16,974	$0	$0
28	$2,000	$20,872	$0	$0
29	$2,000	$25,159	$0	$0
30	$2,000	$29,875	$0	$0
31	$2,000	$35,062	$0	$0
32	$0	$38,569	$2,000	$2,200
33	$0	$42,425	$2,000	$4,620
34	$0	$46,668	$2,000	$7,282
35	$0	$51,335	$2,000	$10,210
36	$0	$56,468	$2,000	$13,431
37	$0	$62,115	$2,000	$16,974
38	$0	$68,327	$2,000	$20,872
39	$0	$75,159	$2,000	$25,159
40	$0	$82,675	$2,000	$29,875
41	$0	$90,943	$2,000	$35,062
42	$0	$100,037	$2,000	$40,769
43	$0	$110,041	$2,000	$47,045
44	$0	$121,045	$2,000	$53,950
45	$0	$133,149	$2,000	$61,545
46	$0	$146,464	$2,000	$69,899
47	$0	$161,110	$2,000	$79,089
48	$0	$177,222	$2,000	$89,198
49	$0	$194,944	$2,000	$100,318
50	$0	$214,438	$2,000	$112,550
51	$0	$235,882	$2,000	$126,005
52	$0	$259,470	$2,000	$140,805
53	$0	$285,417	$2,000	$157,086
54	$0	$313,959	$2,000	$174,995
55	$0	$345,355	$2,000	$194,694
56	$0	$379,890	$2,000	$216,364
57	$0	$417,879	$2,000	$240,200
58	$0	$459,667	$2,000	$266,420
59	$0	$505,634	$2,000	$295,262
60	$0	$556,197	$2,000	$326,988
61	$0	$611,817	$2,000	$361,887
62	$0	$672,998	$2,000	$400,276
63	$0	$740,298	$2,000	$442,503
64	$0	$814,328	$2,000	$488,953
65	$0	$895,761	$2,000	$540,049
Total Invested	$20,000		$68,000	
Ending Amount		$895,761		$540,049

While Investor B invested more than three times the amount of Investor A, the power of compounding resulted in a substantial difference in the ending value of Investor A over Investor B.

Past performance does not guarantee future results. The performance data does not represent fund performance and should not be considered representative of fund performance.

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