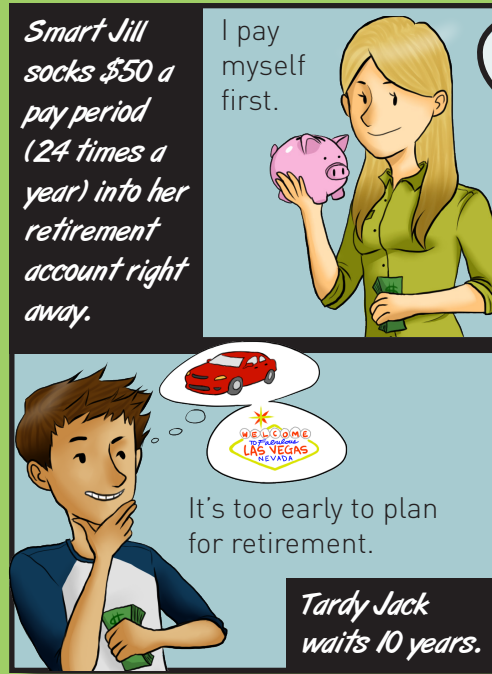


Meet JACK and JILL.



\$50 per pay period

At Age	Jill Saves	Jack Waits
22	\$1,200	\$0
23	\$1,200	\$0
24	\$1,200	\$0
25	\$1,200	\$0
26	\$1,200	\$0
27	\$1,200	\$0
28	\$1,200	\$0
29	\$1,200	\$0
30	\$1,200	\$0
31	\$1,200	\$0

Look at what happens.* Jill's contributions in the first 10 years—totaling \$12,000—grows to \$103,530 by age 55 even if she stops contributing at age 32. Jack, who just begins investing at age 32, contributes \$28,800 over 24 years, but his account value at age 55 is still less than Jill's.

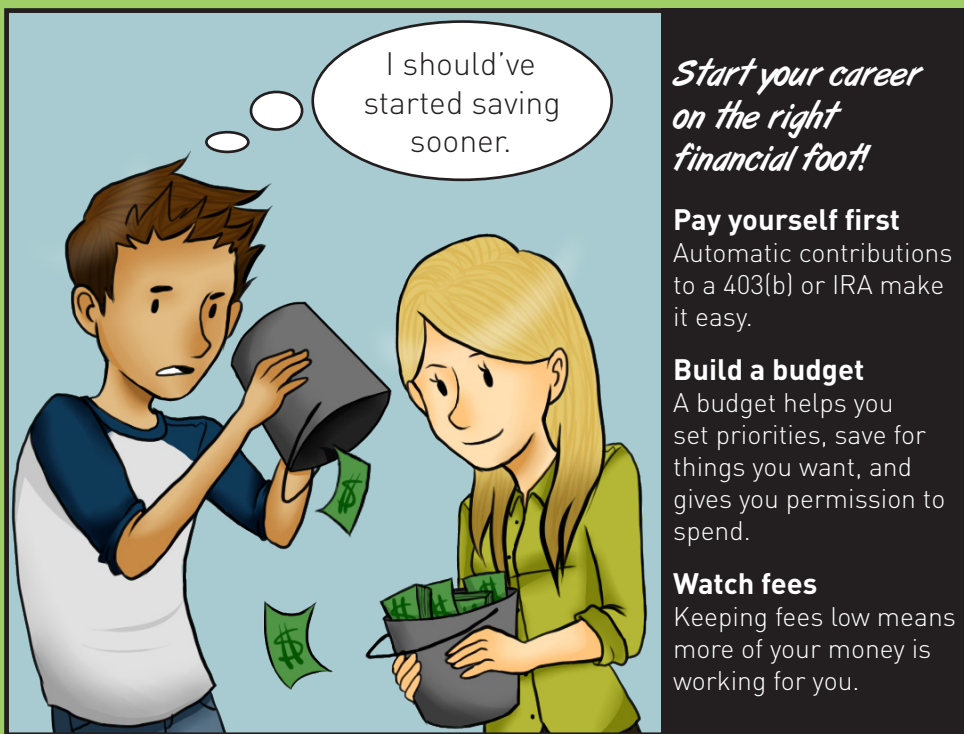
Jack contributed more money and still doesn't catch up with Jill...all because he procrastinated.

The story of Jack and Jill illustrates the power of compounding interest or the time value of money.

**Your actual situation may be different from the value shown here. This example uses a projected earning rate of 7.5% for illustrative purposes only. No guarantees are expressed or implied. Results will vary depending upon the actual rate used in the calculation. Over time, the results of any investment will fluctuate and are not guaranteed.*

	If Jill stops	If Jill continues	Jack finally starts
32	\$0	\$1,200	\$1,200
33	\$0	\$1,200	\$1,200
34	\$0	\$1,200	\$1,200
35	\$0	\$1,200	\$1,200
36	\$0	\$1,200	\$1,200
37	\$0	\$1,200	\$1,200
38	\$0	\$1,200	\$1,200
39	\$0	\$1,200	\$1,200
40	\$0	\$1,200	\$1,200
41	\$0	\$1,200	\$1,200
42	\$0	\$1,200	\$1,200
43	\$0	\$1,200	\$1,200
44	\$0	\$1,200	\$1,200
45	\$0	\$1,200	\$1,200
46	\$0	\$1,200	\$1,200
47	\$0	\$1,200	\$1,200
48	\$0	\$1,200	\$1,200
49	\$0	\$1,200	\$1,200
50	\$0	\$1,200	\$1,200
51	\$0	\$1,200	\$1,200
52	\$0	\$1,200	\$1,200
53	\$0	\$1,200	\$1,200
54	\$0	\$1,200	\$1,200
55	\$0	\$1,200	\$1,200
	\$103,530	\$183,902	\$80,373

▲ Total Values



Jill went up the hill to fetch an early retirement. But Jack started later, so the cost was much greater and he saved all the way til the end!

TAKE A LESSON FROM JACK AND JILL.



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Are you **JACK or JILL?**