

# Time makes all the difference.

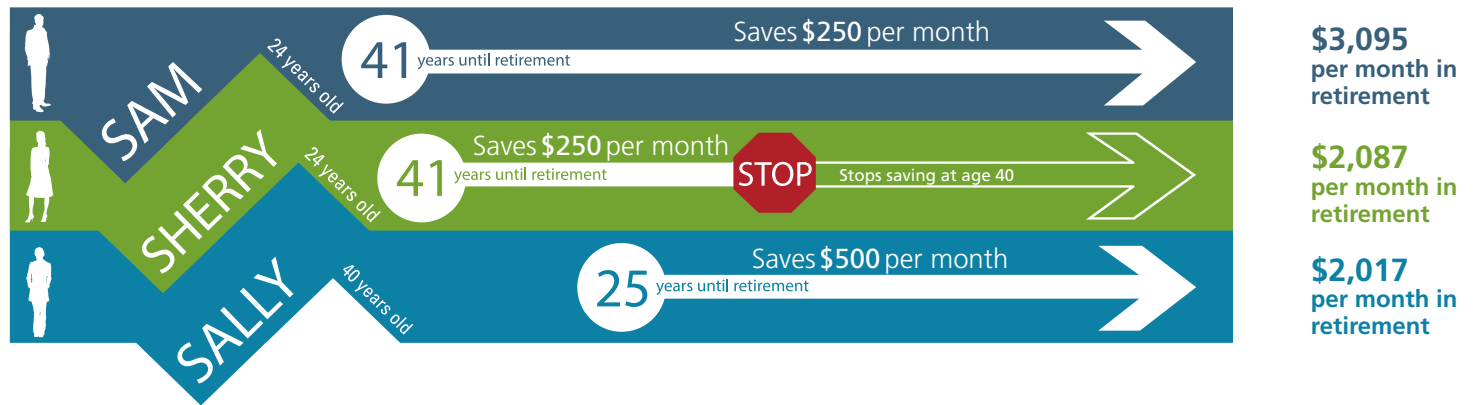


Do you have a plan to start saving for retirement? Take ownership of your savings strategy today to help ensure you have the resources needed tomorrow. Consider the scenario below.

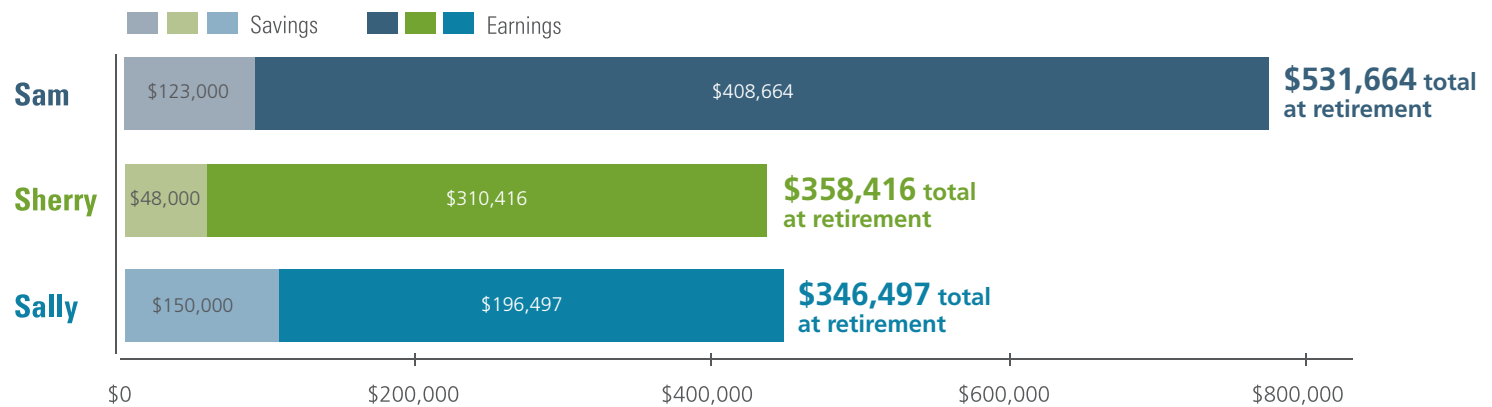
## Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

## Projected monthly income in retirement [to age 90]



## Let your money work for you



### The results:

- Sam saves the most by more than **\$170,000**.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

## There can be a cost to delaying saving. Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

*Take action. No matter where you are in life, now is always better than later to start saving. To learn more, contact your financial professional.*

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