

# The Price of Delaying Retirement Savings

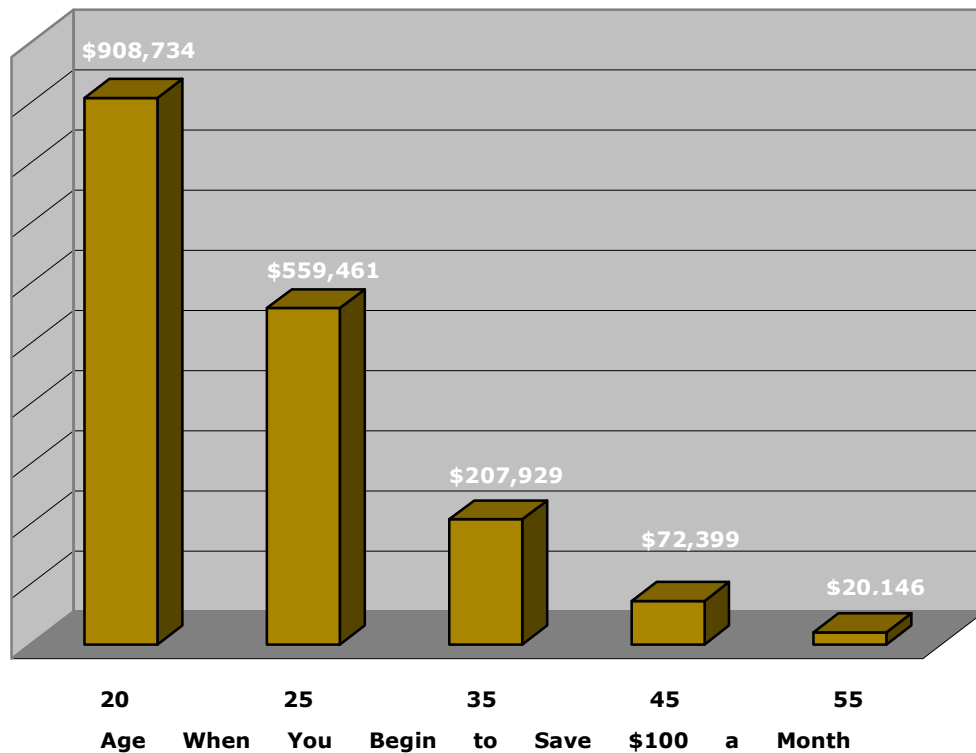
If You Wait...You Lose!

**"The eighth wonder of the world is compound interest."**

**-- Albert Einstein**

Delaying retirement savings can keep you from realizing your retirement dreams!

If \$100 a month is saved, what will the savings be worth at age 65, assuming a hypothetical 10% annual rate of return\*?



\* This is a hypothetical illustration only and is not indicative of any particular investment or investment performance. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included. In addition, rates of return will vary over time, particularly for long-term investments.