

The High Cost of Waiting

If you start early to invest for your retirement, \$2,000 of total investments can end up being worth more than \$12,000. Observe...



Susan Invests Early

Starts investing at. age 21
 Retires at. age 67
 Rate of return on investments 7%
 Annual contributions \$400
Years contributed 5
 Total amount contributed \$2,000
 Value at age 67. \$39,437



Brian Waits

Starts investing at. age 38
 Retires at. age 67
 Rate of return on investments 7%
 Annual contributions \$400
Years contributed 30
 Total amount contributed \$12,000
 Value at age 67. \$37,784

See chart on the other side for the numbers.

To get started toward a better retirement
 (regardless of age), contact:



Pensions and Benefits USA • 17001 Prairie Star Parkway • Lenexa, KS 66220-7900
 888-888-4656 • pbusa.org • pensions@nazarene.org

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| Starts at age 21 | | | Starts at age 38 | | |
|------------------|--------------|--------|------------------|--------------|--------|
| Age | Contribution | Value | Age | Contribution | Value |
| 21 | 400 | 400 | 21 | 0 | 0 |
| 22 | 400 | 828 | 22 | 0 | 0 |
| 23 | 400 | 1,286 | 23 | 0 | 0 |
| 24 | 400 | 1,776 | 24 | 0 | 0 |
| 25 | 400 | 2,300 | 25 | 0 | 0 |
| 26 | 0 | 2,461 | 26 | 0 | 0 |
| 27 | 0 | 2,634 | 27 | 0 | 0 |
| 28 | 0 | 2,818 | 28 | 0 | 0 |
| 29 | 0 | 3,015 | 29 | 0 | 0 |
| 30 | 0 | 3,226 | 30 | 0 | 0 |
| 31 | 0 | 3,452 | 31 | 0 | 0 |
| 32 | 0 | 3,694 | 32 | 0 | 0 |
| 33 | 0 | 3,952 | 33 | 0 | 0 |
| 34 | 0 | 4,229 | 34 | 0 | 0 |
| 35 | 0 | 4,525 | 35 | 0 | 0 |
| 36 | 0 | 4,842 | 36 | 0 | 0 |
| 37 | 0 | 5,181 | 37 | 0 | 0 |
| 38 | 0 | 5,543 | 38 | 400 | 400 |
| 39 | 0 | 5,931 | 39 | 400 | 828 |
| 40 | 0 | 6,347 | 40 | 400 | 1,286 |
| 41 | 0 | 6,791 | 41 | 400 | 1,776 |
| 42 | 0 | 7,266 | 42 | 400 | 2,300 |
| 43 | 0 | 7,775 | 43 | 400 | 2,861 |
| 44 | 0 | 8,319 | 44 | 400 | 3,462 |
| 45 | 0 | 8,901 | 45 | 400 | 4,104 |
| 46 | 0 | 9,525 | 46 | 400 | 4,791 |
| 47 | 0 | 10,191 | 47 | 400 | 5,527 |
| 48 | 0 | 10,905 | 48 | 400 | 6,313 |
| 49 | 0 | 11,668 | 49 | 400 | 7,155 |
| 50 | 0 | 12,485 | 50 | 400 | 8,056 |
| 51 | 0 | 13,359 | 51 | 400 | 9,020 |
| 52 | 0 | 14,294 | 52 | 400 | 10,052 |
| 53 | 0 | 15,294 | 53 | 400 | 11,155 |
| 54 | 0 | 16,365 | 54 | 400 | 12,336 |
| 55 | 0 | 18,510 | 55 | 400 | 13,600 |
| 56 | 0 | 18,736 | 56 | 400 | 14,952 |
| 57 | 0 | 20,048 | 57 | 400 | 16,398 |
| 58 | 0 | 21,451 | 58 | 400 | 17,946 |
| 59 | 0 | 22,953 | 59 | 400 | 19,602 |
| 60 | 0 | 24,559 | 60 | 400 | 21,374 |
| 61 | 0 | 26,278 | 61 | 400 | 23,271 |
| 62 | 0 | 28,118 | 62 | 400 | 25,300 |
| 63 | 0 | 30,086 | 63 | 400 | 27,471 |
| 64 | 0 | 32,192 | 64 | 400 | 29,794 |
| 65 | 0 | 34,446 | 65 | 400 | 32,279 |
| 66 | 0 | 36,857 | 66 | 400 | 34,939 |
| 67 | 0 | 39,437 | 67 | 400 | 37,784 |

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*Please note that the amounts used here are for illustration only and represent a hypothetical situation using compounded interest at 7% (a commonly used rate based on the average return of the Standard and Poor's S&P 500 from 1950 to 2009, adjusted for inflation). No one can guarantee how much your account will grow, so past performance is no indication of future results. Investing involves risk, including the risk of loss.