

The Magic of Compound Interest

	Investor A		Investor B		Investor C		Investor D	
Age	Invest	Year- End Value	Invest	Year- End Value	Invest	Year- End Value	Invest	Year- End Value
8	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$2,592
9	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$5,391
10	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$8,415
11	\$0	\$0	\$0	\$0	\$2,400	\$2,640	\$2,400	\$11,680
12	\$0	\$0	\$0	\$0	\$2,400	\$5,544	\$2,400	\$15,206
13	\$0	\$0	\$0	\$0	\$2,400	\$8,580	\$2,400	\$19,015
14	\$0	\$0	\$0	\$0	\$2,400	\$11,858	\$0	\$20,536
15	\$0	\$0	\$0	\$0	\$2,400	\$15,399	\$0	\$22,179
16	\$0	\$0	\$0	\$0	\$2,400	\$19,222	\$0	\$23,953
17	\$0	\$0	\$0	\$0	\$2,400	\$23,352	\$0	\$25,869
18	\$0	\$0	\$2,400	\$2,592	\$2,400	\$27,812	\$0	\$27,939
19	\$0	\$0	\$2,400	\$5,391	\$0	\$30,037	\$0	\$30,174
20	\$0	\$0	\$2,400	\$8,415	\$0	\$32,440	\$0	\$32,588
21	\$0	\$0	\$2,400	\$11,680	\$0	\$35,036	\$0	\$35,195
22	\$2,400	\$2,592	\$2,400	\$15,206	\$0	\$37,838	\$0	\$38,011
23	\$2,400	\$5,391	\$2,400	\$19,015	\$0	\$40,865	\$0	\$41,051
24	\$2,400	\$8,415	\$2,400	\$23,128	\$0	\$44,135	\$0	\$44,335
25	\$2,400	\$11,680	\$2,400	\$27,570	\$0	\$47,665	\$0	\$47,882
26	\$2,400	\$15,206	\$2,400	\$32,368	\$0	\$51,479	\$0	\$51,713
27	\$2,400	\$19,015	\$2,400	\$37,549	\$0	\$55,597	\$0	\$55,850
28	\$2,400	\$23,128	\$2,400	\$43,145	\$0	\$60,045	\$0	\$60,318

These are hypothetical scenarios based on the stated contribution amounts and an assumed annual 8% rate of return with no withdrawals over the life of the account. The numbers stated do not reflect any particular investment and are not implying any guarantee that you will experience the same result. Past performance of any investment cannot be assumed or guaranteed into the future. With any investment, consider any and all objectives, risks, sales charges and expenses before investing.

36	\$2,400	\$70,378	\$2,400	\$107,429	\$0	\$111,139	\$0	\$111,644
37	\$2,400	\$78,601	\$2,400	\$118,615	\$0	\$120,030	\$0	\$120,576
38	\$2,400	\$87,481	\$2,400	\$130,696	\$0	\$129,632	\$0	\$130,222
39	\$2,400	\$97,071	\$2,400	\$143,744	\$0	\$140,003	\$0	\$140,640
40	\$2,400	\$107,429	\$2,400	\$157,835	\$0	\$151,203	\$0	\$151,891
41	\$2,400	\$118,615	\$0	\$170,462	\$0	\$163,299	\$0	\$164,042
42	\$2,400	\$130,696	\$0	\$184,099	\$0	\$176,363	\$0	\$177,165
43	\$2,400	\$143,744	\$0	\$198,827	\$0	\$190,472	\$0	\$191,339
44	\$2,400	\$157,835	\$0	\$214,733	\$0	\$205,710	\$0	\$206,646
45	\$2,400	\$173,054	\$0	\$231,912	\$0	\$222,167	\$0	\$223,177
46	\$2,400	\$189,491	\$0	\$250,465	\$0	\$239,940	\$0	\$241,032
47	\$2,400	\$207,242	\$0	\$270,502	\$0	\$259,135	\$0	\$260,314
48	\$2,400	\$226,413	\$0	\$292,142	\$0	\$279,866	\$0	\$281,139
49	\$2,400	\$247,118	\$0	\$315,514	\$0	\$302,256	\$0	\$303,630
50	\$2,400	\$269,480	\$0	\$340,755	\$0	\$326,436	\$0	\$327,921
51	\$2,400	\$293,630	\$0	\$368,015	\$0	\$352,551	\$0	\$354,155
52	\$2,400	\$319,712	\$0	\$397,456	\$0	\$380,755	\$0	\$382,487
53	\$2,400	\$347,881	\$0	\$429,253	\$0	\$411,215	\$0	\$413,086
54	\$2,400	\$378,304	\$0	\$463,593	\$0	\$444,113	\$0	\$446,133
55	\$2,400	\$411,160	\$0	\$500,681	\$0	\$479,642	\$0	\$481,823
56	\$2,400	\$446,645	\$0	\$540,735	\$0	\$518,013	\$0	\$520,369
57	\$2,400	\$484,969	\$0	\$583,994	\$0	\$559,454	\$0	\$561,999
58	\$2,400	\$526,358	\$0	\$630,713	\$0	\$604,210	\$0	\$606,959
59	\$2,400	\$571,059	\$0	\$681,170	\$0	\$652,547	\$0	\$655,515
60	\$2,400	\$619,336	\$0	\$735,664	\$0	\$704,751	\$0	\$707,957
61	\$2,400	\$671,474	\$0	\$794,517	\$0	\$761,131	\$0	\$764,593
62	\$2,400	\$727,784	\$0	\$858,079	\$0	\$822,021	\$0	\$825,761
63	\$2,400	\$788,599	\$0	\$926,725	\$0	\$887,783	\$0	\$891,821
64	\$2,400	\$854,279	\$0	\$1,000,863	\$0	\$958,806	\$0	\$963,167
65	\$2,400	\$925,213	\$0	\$1,080,932	\$0	\$1,035,510	\$0	\$1,040,220

Total Investment	\$105,600	\$55,200	\$19,200	\$14,400
Investment Gain	\$925,213	\$1,080,932	\$1,035,510	\$1,040,220
Investment Gain	876%	1958%	5393%	7224%