

Advantage of Starting Early

The impact of time on the value of money.

Einstein

Savings Early at 7%

Age	My \$	Match
18	\$2,000	\$2,000
19	\$2,000	\$2,000
20	\$2,000	\$2,000
21	\$2,000	\$2,000
22	\$2,000	\$2,000
23	\$2,000	\$2,000
24	\$2,000	\$2,000
25	\$2,000	\$2,000
26	\$2,000	\$2,000
27	\$2,000	\$2,000
28	\$2,000	\$2,000
29	\$2,000	\$2,000
30	\$2,000	\$2,000
31	\$2,000	
32	\$2,000	
33	\$2,000	
34	\$2,000	
35	\$2,000	
36	\$2,000	
37	\$2,000	
38	\$2,000	\$2,000
39		\$2,000
40		\$2,000
41		\$2,000
42		\$2,000
43		\$2,000
44		\$2,000
45		\$2,000
46	\$2,000	\$2,000
47	\$2,000	\$2,000
48	\$2,000	\$2,000
49	\$2,000	\$2,000
50	\$2,000	\$2,000
51	\$2,000	\$2,000
52	\$2,000	\$2,000
53	\$2,000	\$2,000
54	\$2,000	\$2,000
55	\$2,000	\$2,000
56	\$2,000	\$2,000
57	\$2,000	\$2,000
58	\$2,000	\$2,000
59	\$2,000	\$2,000
60	\$2,000	\$2,000
61	\$2,000	\$2,000
62	\$2,000	\$2,000
63	\$2,000	\$2,000
64	\$2,000	\$2,000
65	\$2,000	\$2,000

**EMPLOYER
TOTAL
INV:
\$96,000**

**MY
TOTAL
INV:
\$96,000**

The Expert

Savings Early at 7%

Age	My \$
18	\$2,000
19	\$2,000
20	\$2,000
21	\$2,000
22	\$2,000
23	\$2,000
24	\$2,000
25	\$2,000
26	\$2,000
27	\$2,000
28	\$2,000
29	\$2,000
30	\$2,000
31	\$2,000
32	\$2,000
33	\$2,000
34	\$2,000
35	
36	
37	
38	
39	
40	
41	\$2,000
42	\$2,000
43	\$2,000
44	\$2,000
45	\$2,000
46	\$2,000
47	\$2,000
48	\$2,000
49	\$2,000
50	\$2,000
51	\$2,000
52	\$2,000
53	\$2,000
54	\$2,000
55	\$2,000
56	\$2,000
57	\$2,000
58	\$2,000
59	\$2,000
60	\$2,000
61	\$2,000
62	\$2,000
63	\$2,000
64	\$2,000
65	\$2,000

**MY TOTAL
INVESTMENT:
\$96,000**

The Advanced

Savings Early at 7%

Age	My \$
18	\$2,000
19	\$2,000
20	\$2,000
21	\$2,000
22	\$2,000
23	\$2,000
24	\$2,000
25	\$2,000
26	\$2,000
27	\$2,000
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
39	
40	
41	
42	
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56	
57	
58	
59	
60	
61	
62	
63	
64	
65	

*No further investing
from age 27 to 65.*

**MY TOTAL
INVESTMENT:
\$20,000**

The Novice

Savings Early at 7%

Age	My \$
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
39	
40	
41	\$2,000
42	\$2,000
43	\$2,000
44	\$2,000
45	\$2,000
46	\$2,000
47	\$2,000
48	\$2,000
49	\$2,000
50	\$2,000
51	\$2,000
52	\$2,000
53	\$2,000
54	\$2,000
55	\$2,000
56	\$2,000
57	\$2,000
58	\$2,000
59	\$2,000
60	\$2,000
61	\$2,000
62	\$2,000
63	\$2,000
64	\$2,000
65	\$2,000

*No investing until
age 31.*

**MY TOTAL
INVESTMENT:
\$70,000**

Total at age 65

\$1,413,066.24

\$706,554.32

\$361,425.39

\$276,479.29