JUST STARTING OUT

Small sacrifices, big gains: time is your greatest advantage.

MONTHLY SAVINGS	VALUE IF INVESTED FOR:			
	10 YEARS	20 YEARS	30 YEARS	40 YEARS
$20	$3,683	$11,859	$30,006	$70,286
$50	$9,208	$29,647	$75,015	$175,714
$100	$18,417	$59,295	$150,030	$351,428
$250	$46,041	$148,237	$375,074	$878,570
$500	$92,083	$296,474	$750,148	$1,757,141
$1,000	$184,166	$592,947	$1,500,295	$3,514,281

*This chart is hypothetical and for illustrative purposes only and is not intended to be a projection of future values of any product. This illustration assumes an average annual rate of return equivalent to 8%, compounded monthly. The investment return and principal value of an investment will fluctuate and an investor's interest, when redeemed, may be worth more or less than the original investment. In the event that any assumptions (including rate of return) do not prove to be true, results are likely to vary substantially from the projected results. Projected results are hypothetical in nature and for illustrative purposes only. Past performance is no guarantee of future results.

PRIORITIZE YOUR SPENDING

- Pay yourself first
  - Retirement plan or IRA: 10-20% per year
  - Emergency savings: save 10% per year until you can cover six months cash flow
- College loans
- Auto loans
- Rent or mortgage
- Pay off monthly credit card balances

ADDITIONAL TIME BENEFIT FOR YOUNG ADULTS

- Invest more aggressively with a diversified stock portfolio
- Pursue higher long-term gains
- Ignore and withstand short-term volatility

BUILDING YOUR NEST

Save, and save enough! Plan to save first, then spend the remainder wisely.

PRIORITIZE YOUR SPENDING

- Pay yourself first
  - Retirement plan or IRA: 10-20% per year
  - Maximize benefits of company match, if applicable
  - Emergency savings (save 10% per year until you can cover six months cash flow)
- College loans
- Auto loans
- Mortgage or rent
- Children's college 529 plan
- Work with a financial advisor

ADDITIONAL TIME BENEFITS FOR YOUNG ADULTS

- If 20-30 years from retirement, you can still invest aggressively with a larger stock allocation
- Resist temptation to reduce retirement savings
- Ignore and withstand short-term volatility

PEAK EARNING YEARS

Save, and save enough! Plan to save first, then spend the remainder wisely.

PRIORITIZE YOUR SPENDING

- Pay yourself first
- If income is at your disposal, it might be the ideal time to kick retirement savings into high gear
  - Maximize contributions to retirement plans and other savings accounts
  - If 50 or older, make catch up contributions
  - Focus on your planning needs, goals, and objectives
- Children can borrow for higher education; you can't borrow for retirement
- Start or continue a conversation with a financial advisor

PREPARING TO RETIRE

Asset growth and protection are equally important.

- Continue working with a financial advisor who prioritizes your life's goals and objectives and documents your plan
  - Keep up with the rising cost of living
  - Preserve funds so you don't run out of money
- Get familiar with Required Minimum Distribution (RMD) rules
- Consider all Social Security payout options you have (early, normal, or delayed)
- Consider supplemental health insurance coverage for expenses not covered by Medicare
- Know the Medicare sign-up rules three months before and after your 65th birthday

Are you saving enough for your stage of life? Let's talk.

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