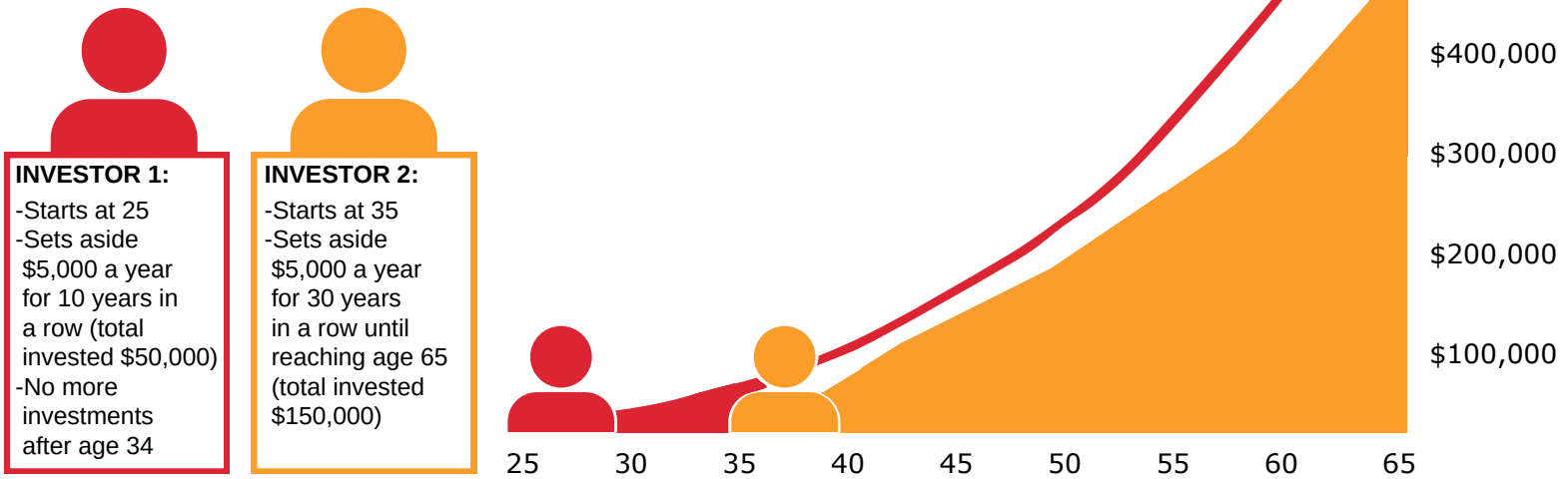


# COMPOUND INTEREST: WHO WILL EARN MORE?



Compound interest is interest earned on both your initial investment and the interest you earn annually.

This example shows how the earlier a person takes advantage of compound interest, the more time that money has to grow.



**NOTE:** Assumes a 7% interest rate, compounded annually. Balances shown are approximate. Inflation not included.



**Parent**  
Age 0-18

Invest \$500/year  
Contributions

\$9,000

Age 65

**\$437,379**



**Teen**  
Age 15-35

Invest \$1,000/year  
Contributions

\$20,000

Age 65

**\$333,913**



**Adult**  
Age 35-65

Invest \$5,000/year  
Contributions

\$150,000

Age 65

**\$505,365**

**INVESTING EARLY MATTERS**