

THE POWER OF SAVING EARLY

There once were three savers:

Saver #1 saved regularly for just 9 years from age 22 through age 30

Saver #2 started at the same time - but then kept saving for a total of 43 years until age 65

Saver #3 postponed saving until age 35 but then continued to save for a total of 30 years

AGE	Saver #1		Saver #2		Saver #3	
	Saved	Accumulation	Saved	Accumulation	Saved	Accumulation
22	\$ 1,000	\$ 1,050	\$ 1,000	\$ 1,050	\$ -	\$ -
23	\$ 1,000	\$ 2,153	\$ 1,000	\$ 2,153	\$ -	\$ -
24	\$ 1,000	\$ 3,310	\$ 1,000	\$ 3,310	\$ -	\$ -
25	\$ 1,000	\$ 4,526	\$ 1,000	\$ 4,526	\$ -	\$ -
26	\$ 1,000	\$ 5,802	\$ 1,000	\$ 5,802	\$ -	\$ -
27	\$ 1,000	\$ 7,142	\$ 1,000	\$ 7,142	\$ -	\$ -
28	\$ 1,000	\$ 8,549	\$ 1,000	\$ 8,549	\$ -	\$ -
29	\$ 1,000	\$ 10,027	\$ 1,000	\$ 10,027	\$ -	\$ -
30	\$ 1,000	\$ 11,578	\$ 1,000	\$ 11,578	\$ -	\$ -
31	\$ -	\$ 12,157	\$ 1,000	\$ 13,207	\$ -	\$ -
32	\$ -	\$ 12,765	\$ 1,000	\$ 14,917	\$ -	\$ -
33	\$ -	\$ 13,403	\$ 1,000	\$ 16,713	\$ -	\$ -
34	\$ -	\$ 14,073	\$ 1,000	\$ 18,599	\$ -	\$ -
35	\$ -	\$ 14,777	\$ 1,000	\$ 20,579	\$ 1,000	\$ 1,050
36	\$ -	\$ 15,515	\$ 1,000	\$ 22,657	\$ 1,000	\$ 2,153
37	\$ -	\$ 16,291	\$ 1,000	\$ 24,840	\$ 1,000	\$ 3,310
38	\$ -	\$ 17,106	\$ 1,000	\$ 27,132	\$ 1,000	\$ 4,526
39	\$ -	\$ 17,961	\$ 1,000	\$ 29,539	\$ 1,000	\$ 5,802
40	\$ -	\$ 18,859	\$ 1,000	\$ 32,066	\$ 1,000	\$ 7,142
41	\$ -	\$ 19,802	\$ 1,000	\$ 34,719	\$ 1,000	\$ 8,549
42	\$ -	\$ 20,792	\$ 1,000	\$ 37,505	\$ 1,000	\$ 10,027
43	\$ -	\$ 21,832	\$ 1,000	\$ 40,430	\$ 1,000	\$ 11,578
44	\$ -	\$ 22,923	\$ 1,000	\$ 43,502	\$ 1,000	\$ 13,207
45	\$ -	\$ 24,070	\$ 1,000	\$ 46,727	\$ 1,000	\$ 14,917
46	\$ -	\$ 25,273	\$ 1,000	\$ 50,113	\$ 1,000	\$ 16,713
47	\$ -	\$ 26,537	\$ 1,000	\$ 53,669	\$ 1,000	\$ 18,599
48	\$ -	\$ 27,864	\$ 1,000	\$ 57,403	\$ 1,000	\$ 20,579
49	\$ -	\$ 29,257	\$ 1,000	\$ 61,323	\$ 1,000	\$ 22,657
50	\$ -	\$ 30,720	\$ 1,000	\$ 65,439	\$ 1,000	\$ 24,840
51	\$ -	\$ 32,256	\$ 1,000	\$ 69,761	\$ 1,000	\$ 27,132
52	\$ -	\$ 33,868	\$ 1,000	\$ 74,299	\$ 1,000	\$ 29,539
53	\$ -	\$ 35,562	\$ 1,000	\$ 79,064	\$ 1,000	\$ 32,066
54	\$ -	\$ 37,340	\$ 1,000	\$ 84,067	\$ 1,000	\$ 34,719
55	\$ -	\$ 39,207	\$ 1,000	\$ 89,320	\$ 1,000	\$ 37,505
56	\$ -	\$ 41,167	\$ 1,000	\$ 94,836	\$ 1,000	\$ 40,430
57	\$ -	\$ 43,226	\$ 1,000	\$ 100,628	\$ 1,000	\$ 43,502
58	\$ -	\$ 45,387	\$ 1,000	\$ 106,710	\$ 1,000	\$ 46,727
59	\$ -	\$ 47,656	\$ 1,000	\$ 113,095	\$ 1,000	\$ 50,113
60	\$ -	\$ 50,039	\$ 1,000	\$ 119,800	\$ 1,000	\$ 53,669
61	\$ -	\$ 52,541	\$ 1,000	\$ 126,840	\$ 1,000	\$ 57,403
62	\$ -	\$ 55,168	\$ 1,000	\$ 134,232	\$ 1,000	\$ 61,323
63	\$ -	\$ 57,926	\$ 1,000	\$ 141,993	\$ 1,000	\$ 65,439
64	\$ -	\$ 60,823	\$ 1,000	\$ 150,143	\$ 1,000	\$ 69,761
65	\$ -	\$ 63,864	\$ 1,000	\$ 158,700	\$ 1,000	\$ 74,299

*Assumes 5% Annual Return