You plan many futures – Don't forget to plan your own.

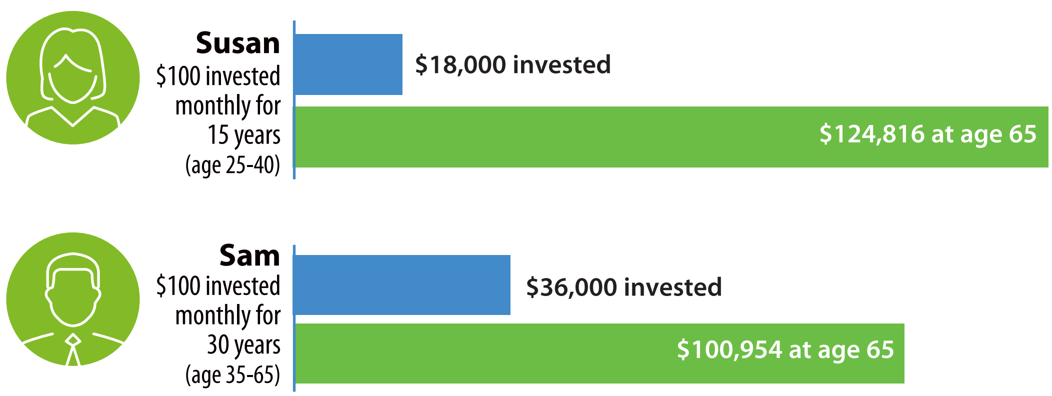
The sooner you start, the more you're likely to have for retirement.

Want proof?

When it comes to investing, time can be your ally. That's because the longer you invest, the longer your money has to grow and compound.

Two instructors, both age 25, plan to retire at age 65. Susan starts her retirement account now and saves $100 per month for 15 years and then stops. Sam waits until he is 35 to start his retirement account and then saves $100 per month for 30 years. Both investors earn a hypothetical annualized return of 6 percent on their investments and retire at age 65.

Example: 6% return



The chart is for illustration purposes only and should not be considered a projection of potential returns on any particular investment. All withdrawals are subject to federal income tax in the year they are withdrawn. A penalty tax may be imposed for early withdrawals.

Guess who retires with more?

Based on an 6 percent annualized return, it's Susan! Even though she saved just one -half of the amount that Sam did, she has about 25% more money saved for retirement — all because she started early and took advantage of the power of compounding earnings over time! Even with a 6 percent return, Susan accumulated virtually the same amount as Sam in 15 less years.

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