

# The **HIGH COST** of Waiting

If you start early to invest for your retirement, \$2,000 of total investments can end up being worth more than \$12,000. Observe...



## Susan invests early

Starts investing at. . . . . **age 21**  
Retires at. . . . . age 67  
Rate of return on investments . . . . 7%  
Contributes how much each year . \$400  
**Contributes for how many years . . . . 5**  
Total amount contributed . . . . \$2,000  
**Value at age 67 . . . \$39,437**



## Brian waits

Starts investing at. . . . . **age 38**  
Retires at. . . . . age 67  
Rate of return on investments . . . . 7%  
Contributes how much each year . \$400  
**Contributes for how many years . . . 30**  
Total amount contributed . . . \$12,000  
**Value at age 67 . . . \$37,784**

**See chart on the other side for the numbers.**



To get started toward a better retirement  
(regardless of age), contact:

Pensions and Benefits USA  
Toll free: 1-888-888-4656

17001 Prairie Star Parkway  
www.pbusa.org

Lenexa, KS 66220-7900  
help@pbusa.org

# The High Cost of Waiting

## Starts at age 21

## Starts at age 38

Age	Contribution	Value	Age	Contribution	Value
21	400	400	21	0	0
22	400	828	22	0	0
23	400	1,286	23	0	0
24	400	1,776	24	0	0
25	400	2,300	25	0	0
26	0	2,461	26	0	0
27	0	2,634	27	0	0
28	0	2,818	28	0	0
29	0	3,015	29	0	0
30	0	3,226	30	0	0
31	0	3,452	31	0	0
32	0	3,694	32	0	0
33	0	3,952	33	0	0
34	0	4,229	34	0	0
35	0	4,525	35	0	0
36	0	4,842	36	0	0
37	0	5,181	37	0	0
38	0	5,543	38	400	400
39	0	5,931	39	400	828
40	0	6,347	40	400	1,286
41	0	6,791	41	400	1,776
42	0	7,266	42	400	2,300
43	0	7,775	43	400	2,861
44	0	8,319	44	400	3,462
45	0	8,901	45	400	4,104
46	0	9,525	46	400	4,791
47	0	10,191	47	400	5,527
48	0	10,905	48	400	6,313
49	0	11,668	49	400	7,155
50	0	12,485	50	400	8,056
51	0	13,359	51	400	9,020
52	0	14,294	52	400	10,052
53	0	15,294	53	400	11,155
54	0	16,365	54	400	12,336
55	0	18,510	55	400	13,600
56	0	18,736	56	400	14,952
57	0	20,048	57	400	16,398
58	0	21,451	58	400	17,946
59	0	22,953	59	400	19,602
60	0	24,559	60	400	21,374
61	0	26,278	61	400	23,271
62	0	28,118	62	400	25,300
63	0	30,086	63	400	27,471
64	0	32,192	64	400	29,794
65	0	34,446	65	400	32,279
66	0	36,857	66	400	34,939
67	0	39,437	67	400	37,784

*\*Please note that the amounts used here are for illustration only and represent a hypothetical situation using compounded interest at 7% (a commonly used rate based on the average return of the Standard and Poor's S&P 500 from 1950 to 2009, adjusted for inflation). No one can guarantee how much your account will grow, so past performance is no indication of future results. Investing involves risk, including the risk that you may lose money.*