Your Money Matters

An Informational Newsletter from PlanMember Securities Corporation

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The Cost of Waiting

Time is Your Most Valuable Asset

A financially secure retirement won't happen by itself. What's more, the clock is ticking. By starting to invest as early as possible, you can put the miracle of compound growth to work for you. The underlying principal of compounding growth is that as investments earn interest, and over time the interest earnings earn additional interest on top of the original investment.

One firm believer in the powerful engine of compound growth was Benjamin Franklin. In 1791, Franklin donated $5,000 to the city of Boston, with the stipulation that it be allowed to grow for a hundred years. A century later, that $5,000 had grown to $322,000, and all but $92,000 of the money was then used to build a school. By 1960, that $92,000, with the help of compounding, grew to $1,400,000.

A $400,000 Mistake	Lisa AGE 21	Jim AGE 36
Annual Contribution	$1,000	$1,000
Number of Years	15	30
Total Investment	$15,000	$30,000
Accumulated value at age 65	$609,852	$180,943

*Example assumes hypothetical 10% annually compounded tax-deferred growth. Example is for illustrative purposes only and is not an indication or guarantee of past or future performance of the investment choices available through the PlanMember Services Program. Actual return may be higher or lower.

A Tale of Two Savers:

To further illustrate the advantage of early saving, let's take a look at hypothetical investors Lisa and Jim. We'll assume that at age 21 Lisa starts contributing $1,000 per year into a tax-deferred investment plan. After 15 years, Lisa stops saving and just lets her nest egg grow. When she retires at age 65, Lisa's savings total $609,852 after making an original investment of only $15,000*.

Now, let's assume that Jim waits until age 36 before starting to save for retirement. Then, for the next 30 years, he contributes $1,000 a year into a tax-deferred savings plan. At age 65, Jim's savings total $180,943* (less than one-third of Lisa's savings), while Jim invested twice as much as Lisa into his plan.

Imagine that. Just by starting earlier, Lisa accumulated an extra $428,914* by contributing only half the amount in half the time.

The Time to Start is Now

When it comes to retirement investing, time is your most valuable asset. While you may feel like you can't afford to save right now, the reality is you can't afford to wait. And when it comes to saving for your retirement, the PlanMember Services Program can provide you with the personalized planning services, diversified investment choices and professional management you need to help make your retirement dreams a reality.

**Systematic investing does not ensure a profit and does not protect against a loss in declining markets. You should evaluate your financial ability to continue purchases through periods of volatile price levels before deciding to invest this way.*

PlanMember® SERVICES
Planning your future…today.®

Before investing carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information, all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Asset Allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.

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