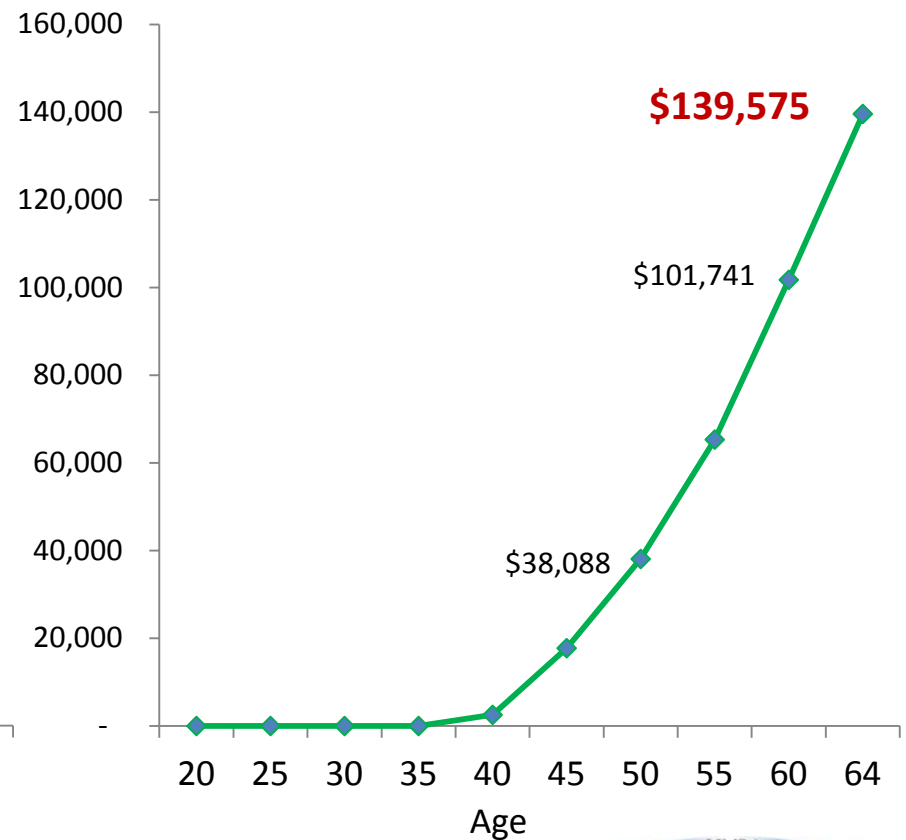
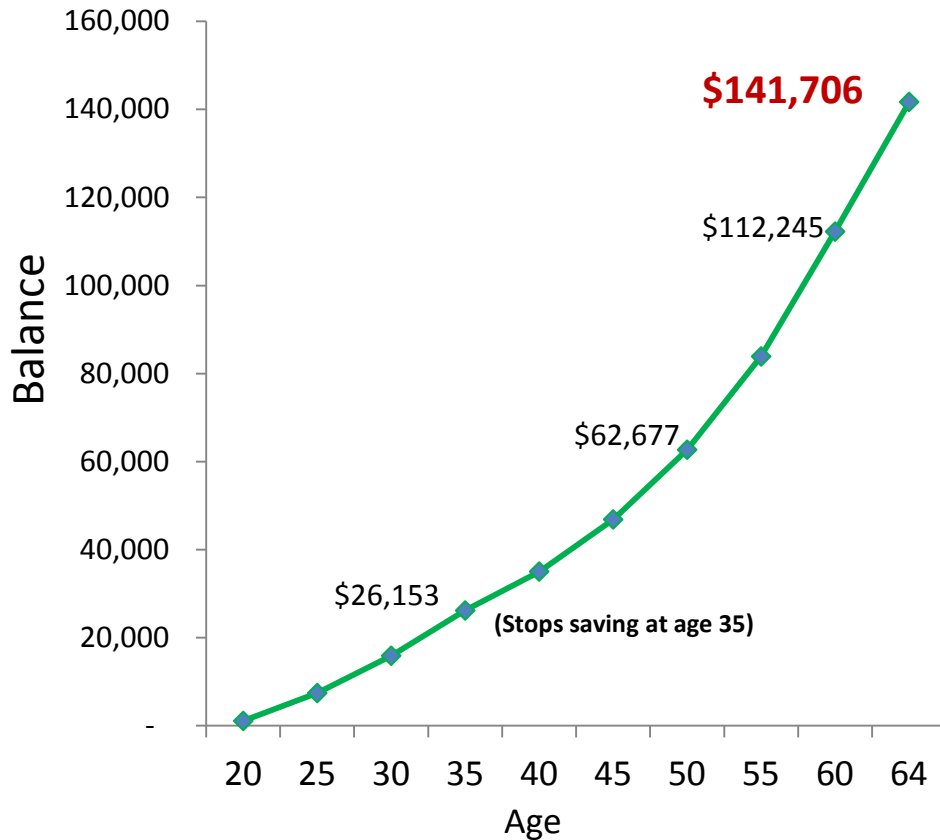


It's hard to catch up when you wait to save

Saving Early in Smaller Amounts Beats Waiting to Save More Later

A **20-year old** saves \$1,000/year for 15 years and stops saving from ages 35 - 64

A **40-year old** saves \$2,400/year, every year until age 64



Source: LIMRA Secure Retirement Institute, 2014.

Savings calculations for both scenarios assumes a 6 percent annual investment return.