

The Benefits of Saving and Investing Early

"The most powerful force in the universe is compound interest" --Albert Einstein

Save and Invest Early				Wait and Save			
Age	Year	Contribution	Portfolio Value	Age	Year	Contribution	Portfolio Value
23	1	\$1,000.00	\$1,100.00	23	1	\$0.00	\$0.00
24	2	\$2,000.00	\$3,210.00	24	2	\$0.00	\$0.00
25	3	\$3,000.00	\$6,531.00	25	3	\$0.00	\$0.00
26	4	\$3,000.00	\$10,184.10	26	4	\$0.00	\$0.00
27	5	\$3,000.00	\$14,202.51	27	5	\$0.00	\$0.00
28	6	\$3,000.00	\$18,622.76	28	6	\$0.00	\$0.00
29	7	\$3,000.00	\$23,485.04	29	7	\$0.00	\$0.00
30	8	\$3,000.00	\$28,833.54	30	8	\$0.00	\$0.00
31	9	\$3,000.00	\$34,716.89	31	9	\$0.00	\$0.00
32	10	\$3,000.00	\$41,188.58	32	10	\$0.00	\$0.00
33	11	\$0.00	\$45,307.44	33	11	\$3,000.00	\$3,300.00
34	12	\$0.00	\$49,838.19	34	12	\$3,000.00	\$6,630.00
35	13	\$0.00	\$54,822.01	35	13	\$3,000.00	\$10,293.00
36	14	\$0.00	\$60,304.21	36	14	\$3,000.00	\$14,322.30
37	15	\$0.00	\$66,334.63	37	15	\$3,000.00	\$18,754.53
38	16	\$0.00	\$72,968.09	38	16	\$3,000.00	\$23,629.98
39	17	\$0.00	\$80,264.90	39	17	\$3,000.00	\$28,992.98
40	18	\$0.00	\$88,291.39	40	18	\$3,000.00	\$34,892.28
41	19	\$0.00	\$97,120.53	41	19	\$3,000.00	\$41,381.51
42	20	\$0.00	\$106,832.58	42	20	\$3,000.00	\$48,519.66
43	21	\$0.00	\$117,515.84	43	21	\$3,000.00	\$56,371.62
44	22	\$0.00	\$129,267.42	44	22	\$3,000.00	\$65,008.79
45	23	\$0.00	\$142,194.16	45	23	\$3,000.00	\$74,509.66
46	24	\$0.00	\$156,413.58	46	24	\$3,000.00	\$84,960.63
47	25	\$0.00	\$172,054.94	47	25	\$3,000.00	\$96,456.69
48	26	\$0.00	\$189,260.43	48	26	\$3,000.00	\$109,102.36
49	27	\$0.00	\$208,186.48	49	27	\$3,000.00	\$123,012.60
50	28	\$0.00	\$229,005.12	50	28	\$3,000.00	\$138,313.86
51	29	\$0.00	\$251,905.64	51	29	\$3,000.00	\$155,145.25
52	30	\$0.00	\$277,096.20	52	30	\$3,000.00	\$173,659.77
53	31	\$0.00	\$304,805.82	53	31	\$3,000.00	\$194,025.75
54	32	\$0.00	\$335,286.40	54	32	\$3,000.00	\$216,428.32
55	33	\$0.00	\$368,815.04	55	33	\$3,000.00	\$241,071.16
56	34	\$0.00	\$405,696.55	56	34	\$3,000.00	\$268,178.27
57	35	\$0.00	\$446,266.20	57	35	\$3,000.00	\$297,996.10
58	36	\$0.00	\$490,892.82	58	36	\$3,000.00	\$330,795.71
59	37	\$0.00	\$539,982.10	59	37	\$3,000.00	\$366,875.28
60	38	\$0.00	\$593,980.31	60	38	\$3,000.00	\$406,562.81
61	39	\$0.00	\$653,378.34	61	39	\$3,000.00	\$450,219.09
62	40	\$0.00	\$718,716.18	62	40	\$3,000.00	\$498,241.00
63	41	\$0.00	\$790,587.80	63	41	\$3,000.00	\$551,065.10
64	42	\$0.00	\$869,646.58	64	42	\$3,000.00	\$609,171.61
65	43	\$0.00	\$956,611.23	65	43	\$3,000.00	\$673,088.77
66	44	\$0.00	\$1,052,272.36	66	44	\$3,000.00	\$743,397.64
67	45	\$0.00	\$1,157,499.59	67	45	\$3,000.00	\$820,737.41
		\$27,000.00				\$105,000.00	

This illustration is based on a 10% annual return per year.

