

Wake up every day with more money than yesterday!

Interest on interest, interest on principal, interest on taxes you pay on other investments

Age	SENIOR		MIDDLE AGE		YOUNG ADULT		CHILDREN		GRANDCHILDREN*	
	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value	Contribution	Year-End Value
1									\$ 3,000.00	\$3,090.00
2									3000	6273.00
3									3000	9551.19
4		<u>EVERY</u>	<u>GRAND</u>	<u>PARENT</u>	<u>LOVES</u>	<u>THEIR</u>	<u>GRAND</u>	<u>KIDS</u>	3000	12927.73
5									3000	16405.56
6			<i>Your</i>	<i>Agency</i>	<i>Office:</i>	<i>Phone:</i>			3000	19987.73
7									3000	23677.36
8									3000	17477.68
9									3000	21092.01
10							\$3,000.00	\$3,090.00	3000	24814.77
11							3000	6273.00	3000	29205.51
12							3000	9551.19	3000	33815.79
13							3000	13178.75	3000	38656.58
14							3000	16987.69	3000	43739.41
15							3000	20987.07	3000	49076.38
16							3000	25186.42	3000	54680.20
17							3000	29595.75	3000	60564.21
18							3000	34225.53	3000	66742.42
19							3000	39086.81	3000	73229.54
20							3000	44191.15	3000	80041.02
21							3000	49550.71	3000	87193.07
22							3000	55178.24	3000	94702.72
23							3000	61087.16	3000	102587.86
24							3000	67291.51	3000	110867.25
25					\$3,000.00	\$3,090.00	3000	73806.09	3000	119560.61
26					3000	6273.00	3000	80646.39	0	125538.64
27					3000	9551.19	3000	87828.71	0	131815.57
28					3000	13178.75	3000	95370.15	0	138406.35
29					3000	16987.69	3000	103288.66	0	145326.67
30					3000	20987.07	3000	111603.09	0	152593.00
31					3000	25186.42	3000	120333.24	0	160222.65
32					3000	29595.75	3000	129499.91	0	168233.78
33					3000	34225.53	3000	139124.90	0	176645.47
34					3000	39086.81	3000	149231.15	0	185477.74
35					3000	44191.15	3000	159842.70	0	194751.63
36					3000	49550.71	3000	170984.84	0	204489.21
37					3000	55178.24	3000	182684.08	0	214713.67
38					3000	61087.16	3000	194968.28	0	225449.35
39					3000	67291.51	3000	207866.70	0	236721.82
40					3000	73806.09	3000	221410.03	0	248557.91
41					3000	80646.39	3000	235630.54	0	260985.81
42					3000	87828.71	3000	250562.06	0	274035.10
43					3000	95370.15	3000	266240.17	0	287736.86
44					3000	103288.66	3000	282702.17	0	302123.70
45			\$3,000.00	\$3,090.00	3000	111603.09	3000	299987.28	0	317229.89
46			3000	6273.00	3000	120333.24	3000	318136.65	0	333091.38
47			3000	9551.19	3000	129499.91	3000	337193.48	0	349745.95
48			3000	13178.75	3000	139124.90	3000	357203.15	0	367233.25
49			3000	16987.69	3000	149231.15	3000	378213.31	0	385594.91
50			3000	20987.07	3000	159842.70	3000	400273.98	0	404874.66
51			3000	25186.42	3000	170984.84	3000	423437.67	0	425118.39
52			3000	29595.75	3000	182684.08	3000	447759.56	0	446374.31
53			3000	34225.53	3000	194968.28	3000	473297.54	0	468693.03
54			3000	39086.81	3000	207866.70	3000	500112.41	0	492127.68
55	\$3,000.00	\$3,090.00	3000	44191.15	3000	221410.03	3000	528268.03	0	516734.06
56	3000	6273.00	3000	49550.71	3000	235630.54	3000	557831.44	0	542570.76
57	3000	9551.19	3000	55178.24	3000	250562.06	3000	588873.01	0	569699.30
58	3000	13178.75	3000	61087.16	3000	266240.17	3000	621466.66	0	598184.27
59	3000	16987.69	3000	67291.51	3000	282702.17	3000	655689.99	0	628093.48
60	3000	20987.07	3000	73806.09	3000	299987.28	3000	691624.49	0	659498.15
61	3000	25186.42	3000	80646.39	3000	318136.65	3000	729355.71	0	692473.07
62	3000	29595.75	3000	87828.71	3000	337193.48	3000	768973.50	0	727096.72
63	3000	34225.53	3000	95370.15	3000	357203.15	3000	810572.18	0	763450.56
64	3000	39086.81	3000	103288.66	3000	378213.31	3000	854250.78	0	801623.09
65	3000	44191.15	3000	111603.09	3000	400273.98	3000	900113.32	0	841704.24
	\$33,000.00	\$44,191.15	\$63,000.00	\$111,603.09	\$123,000.00	\$400,273.98	\$168,000.00	\$900,113.32	\$75,000.00	\$841,704.24

First three years compounded with 3% interest; four years and beyond calculated using 5% interest, **EXCEPT GRANDCHILDREN* 1-10 YEARS @ 3.0% THEN 5.0%**

RED - YOUR TOTAL CONTRIBUTION

GREEN - YOUR ACCUMULATED VALUE TAX-DEFERRED, START THE GRANDCHILD AT BIRTH AND COMPARE WITH START AT AGE 10

* CONSULT WITH YOUR CPA FOR ADDITIONAL INFORMATION & TAX ADVICE*

CALL: YOUR MOBILE