

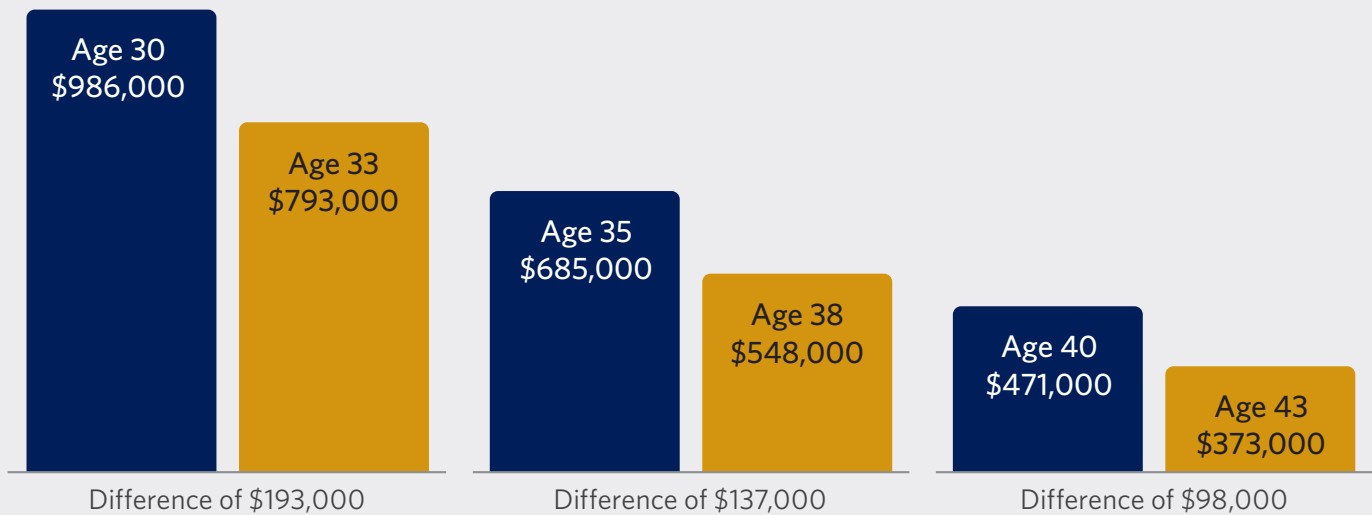
What a difference 3 years can make

Don't miss out on tax-deferred growth potential.

Retirement may seem far off, but time goes faster than we expect.
Saving earlier may make a big difference down the road.

Hypothetical value at age 65 depending on what age you start investing.

Based on a maximum IRA contribution of \$6,000/year plus an additional \$1,000 catch-up contribution for ages 50 and older.



Source: Edward Jones. This chart assumes a 7% hypothetical rate of return rounded to the nearest \$1,000. Returns are calculated annually and are for illustrative purposes only. The chart does not represent any currently available investments. Calculations assume an annual contribution (made at the beginning of the year) until the last day of your 65th year (the contribution limit for those under age 50) and add \$1,000 per year at age 50 and thereafter (the catch-up contribution limit for those age 50 and older). Figures do not include taxes, fees, commissions or expenses, which would have a negative impact on investment results.

Contact our office to get started today.

Saving for retirement

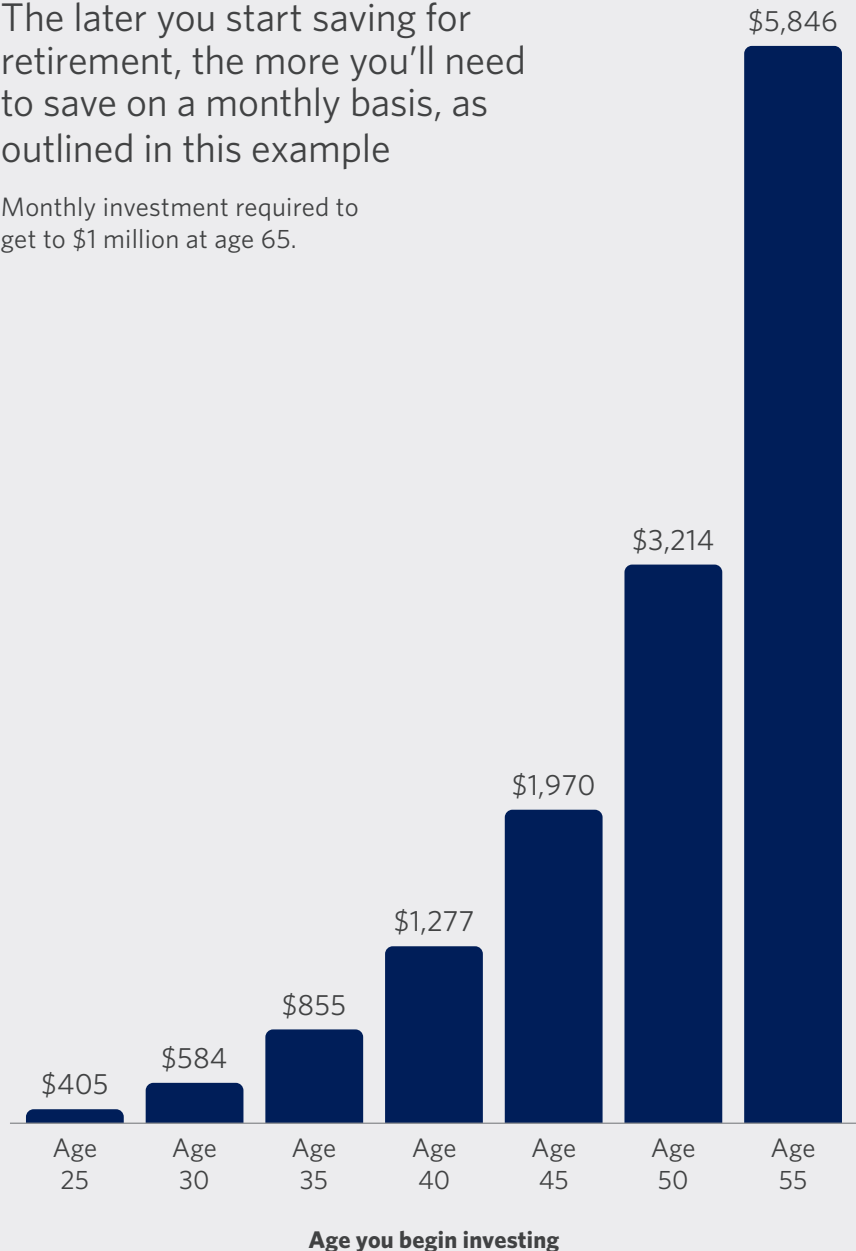
The sooner the better.

Time + money = your retirement savings

Remember, everyone's priorities are different. Your financial advisor can help you determine a strategy that works for your goals and your lifestyle.

The later you start saving for retirement, the more you'll need to save on a monthly basis, as outlined in this example

Monthly investment required to get to \$1 million at age 65.



Source: Edward Jones. This chart assumes a 7% hypothetical rate of return. Rates of return are calculated on a monthly basis and for illustrative purposes only. They do not represent investments currently available. Systematic investing does not guarantee a profit or protect against loss. Such a strategy involves continual investment in securities regardless of fluctuating price levels of such securities. The investor should consider the financial stability to continue the purchases through periods of low price levels.

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