



You Can't Finish Unless You Start!

Procrastinating normally doesn't result in severe consequences. The laundry can usually wait until tomorrow, you can take out the trash later, or you can start that diet next week. But "putting off" more important tasks can prove costly in the long run. Take saving money, for example. You could lose a bundle of money just by procrastinating with your tax-deferred retirement program.

John

According to this illustration, John invested nearly three times as much money as Mary did, and for a much longer period of time. But he never accumulated as much money as Mary did because he decided to invest "tomorrow".

Mary

Meanwhile, the power of compounding went to work for Mary to produce extra savings.

Bill

Bill began investing at age 30. He invested only \$20,000 more than John, yet he accumulated \$231,439 more than John because he did not procrastinate.

The Power of Compounding

Current Age	Investors		
	Mary	John	Bill
30	\$2000	\$0	\$2000
31	2000	0	2000
32	2000	0	2000
33	2000	0	2000
34	2000	0	2000
35	2000	0	2000
36	2000	0	2000
37	2000	0	2000
38	2000	0	2000
39	2000	0	2000
40	0	2000	2000
41	0	2000	2000
42	0	2000	2000
43	0	2000	2000
44	0	2000	2000
45	0	2000	2000
46	0	2000	2000
47	0	2000	2000
48	0	2000	2000
49	0	2000	2000
50	0	2000	2000
51	0	2000	2000
52	0	2000	2000
53	0	2000	2000
54	0	2000	2000
55	0	2000	2000
56	0	2000	2000
57	0	2000	2000
58	0	2000	2000
59	0	2000	2000
60	0	2000	2000
61	0	2000	2000
62	0	2000	2000
63	0	2000	2000
64	0	2000	2000
65	0	2000	2000

Total Accum. Investment \$231,439 \$172,702 **\$404,141**

Assumptions: 8.0% net yield which is not guaranteed

BENEFIT FROM COMPOUNDING TODAY!

To put the power of compounding to work for you, you have to do two things:

1. Start contributing to your deferred program today - not tomorrow.
2. Once you start saving, stick with it.

REMEMBER, YOU CAN'T FINISH UNLESS YOU START!

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