

START NOW
+ YOU'LL BE
LAUGHING

Investment

THE MAGIC OF COMPOUND INTEREST

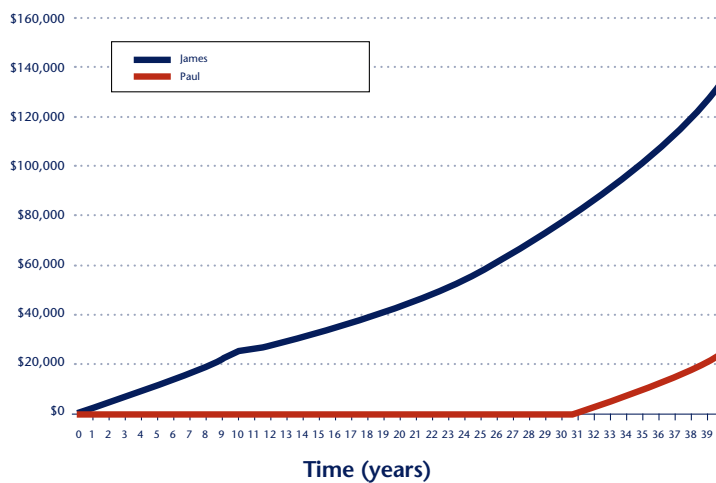
Have you thought about the lifestyle that you want when you retire? You'll wish you thought of this before . . .

Many people get concerned about their retirement when they are about 10 years away from retirement which often is too late.

Did you know that by saving sooner in life rather than later, you could more than triple your savings for retirement?*

Let's look at how this can happen...

James and Paul each have about 40 years to retirement. James decides to start saving towards his retirement now and contributes \$150 per month to his super fund for the next 10 years and then lets the money accumulate in his super fund.



Paul however does not think he needs to start saving for his retirement as it is so far away, so he starts to save 30 years later when he has 10 years left before he retires. When Paul starts saving, he contributes \$150 per month to his super fund for the last 10 years of his working life.

The graph below shows how saving early can make a huge difference to your retirement savings. In this situation, James has more than tripled* his retirement savings compared to Paul even though they both contributed exactly the same amount of \$18,000 over a 10 year period. This is just by saving early!

The cost of delay could adversely affect your financial freedom in retirement. Do yourself a favour and start thinking about saving today. Take control of your financial future and contact your financial adviser today!

*The case study assumes a net earning of 5.95% is earned over the 40 years and takes account of superannuation investment earnings tax of 15%. It also assumes contributions are made at the end of each month, no additional tax or charges are incurred and no taxes paid on contributions. Please note the case study utilises 5.95% net for investment earnings however investment earnings are not limited to this figure. Investment earnings may be more or less than this figure depending on the circumstances and is not any indication of any future earnings.

Adviser Stamp



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