INVESTING CONCEPT

The Power of Compounding

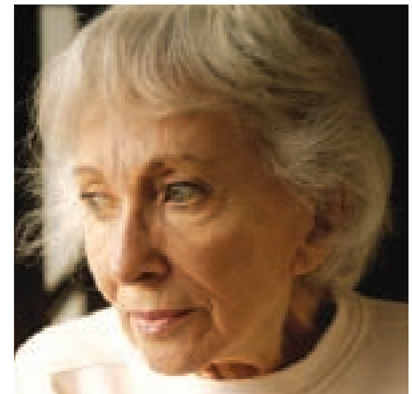
Consider this scenario for a moment, the individual on the left invested $2,000 a year for nine years, a total of only $18,000 at which time she became disabled and stopped investing. Her friend on the right took the disability as a wake up call and decided it was time to start her own $2,000 a year investment program but she's starting nine years later. At the age of 65, when they're both ready to retire, there is still a difference in their investments even after one of them invested $70,000 over 35 years.

Procrastination can be costly.

Invested $2,000/yr from age 22 to 30 (9 years)

Total invested $18,000

Possible value at age 65 = $398,805



Invested $2,000/yr from age 31 to 65 (35 years)

Total invested $70,000

Possible value at age 65 = $372,204

Accumulations are before tax based on an annual compound rate of return of 8% invested at the beginning of each year.

Prospective investors should review the annual report, simplified prospectus, and annual information form of any fund carefully before making an investment decision. Clients should discuss their situation with their Consultant for advice based on their specific circumstances. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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