

PRESTON & CLEVELAND

Wealth Management, LLC

FEE ONLY FINANCIAL AND INVESTMENT ADVISORS

The Advantage of Starting Early

Option A

8% Rate of Return

<u>Age</u>	<u>Saving Early</u>	<u>Saving Later</u>
22	\$ 4,500	
23	\$ 4,500	
24	\$ 4,500	
25	\$ 4,500	
26	\$ 4,500	
27	\$ 4,500	
28	\$ 4,500	
29	\$ 4,500	
30	\$ 4,500	
	Total Invested \$ 40,500	
31		\$ 4,500
32		\$ 4,500
33		\$ 4,500
34		\$ 4,500
35		\$ 4,500
36		\$ 4,500
37		\$ 4,500
38		\$ 4,500
39		\$ 4,500
40		\$ 4,500
41		\$ 4,500
42		\$ 4,500
43		\$ 4,500
44		\$ 4,500
45		\$ 4,500
46		\$ 4,500
47		\$ 4,500
48		\$ 4,500
49		\$ 4,500
50		\$ 4,500
51		\$ 4,500
52		\$ 4,500
53		\$ 4,500
54		\$ 4,500
55		\$ 4,500
56		\$ 4,500
57		\$ 4,500
58		\$ 4,500
59		\$ 4,500
60		\$ 4,500
61		\$ 4,500
62		\$ 4,500
63		\$ 4,500
64		\$ 4,500
65		\$ 4,500
		Total Invested \$ 157,500

Amount Available at Age 65:

\$961,848

\$860,206

Difference Due to Starting Early: \$101,642

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The Advantage of Staying Consistent

Option B

8% Rate of Return

<u>Age</u>	<u>Saving Consistently</u>		
22	\$ 4,500		
23	\$ 4,500		
24	\$ 4,500		
25	\$ 4,500		
26	\$ 4,500		
27	\$ 4,500		
28	\$ 4,500		
29	\$ 4,500		
30	\$ 4,500		
31	\$ 4,500		
32	\$ 4,500		
33	\$ 4,500		
34	\$ 4,500		
35	\$ 4,500		
36	\$ 4,500		
37	\$ 4,500		
38	\$ 4,500		
39	\$ 4,500		
40	\$ 4,500		
41	\$ 4,500		
42	\$ 4,500		
43	\$ 4,500		
44	\$ 4,500		
45	\$ 4,500		
46	\$ 4,500		
47	\$ 4,500		
48	\$ 4,500		
49	\$ 4,500		
50	\$ 4,500		
51	\$ 4,500		
52	\$ 4,500		
53	\$ 4,500		
54	\$ 4,500		
55	\$ 4,500		
56	\$ 4,500		
57	\$ 4,500		
58	\$ 4,500		
59	\$ 4,500		
60	\$ 4,500		
61	\$ 4,500		
62	\$ 4,500		
63	\$ 4,500		
64	\$ 4,500		
65	\$ 4,500		
	<table border="1" style="float: right; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Total Invested</td> </tr> <tr> <td style="padding: 2px;">\$ 198,000</td> </tr> </table>	Total Invested	\$ 198,000
Total Invested			
\$ 198,000			

Amount Available at Age 65:

\$1,822,054

Difference From Just Starting Early: \$860,205.93

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The Advantage of Getting Better

Option C

8% Rate of Return

<u>Age</u>	<u>Growing Your Savings</u>		
22	\$ 4,500		
23	\$ 4,635		
24	\$ 4,774		
25	\$ 4,917		
26	\$ 5,065		
27	\$ 5,217		
28	\$ 5,373		
29	\$ 5,534		
30	\$ 5,700		
31	\$ 5,871		
32	\$ 6,048		
33	\$ 6,229		
34	\$ 6,416		
35	\$ 6,608		
36	\$ 6,807		
37	\$ 7,011		
38	\$ 7,221		
39	\$ 7,438		
40	\$ 7,661		
41	\$ 7,891		
42	\$ 8,128		
43	\$ 8,371		
44	\$ 8,622		
45	\$ 8,881		
46	\$ 9,148		
47	\$ 9,422		
48	\$ 9,705		
49	\$ 9,996		
50	\$ 10,296		
51	\$ 10,605		
52	\$ 10,923		
53	\$ 11,250		
54	\$ 11,588		
55	\$ 11,936		
56	\$ 12,294		
57	\$ 12,662		
58	\$ 13,042		
59	\$ 13,434		
60	\$ 13,837		
61	\$ 14,252		
62	\$ 14,679		
63	\$ 15,120		
64	\$ 15,573		
65	\$ 16,040		
	<table border="1" style="float: right;"> <tr> <td style="text-align: center;">Total Invested</td> </tr> <tr> <td style="text-align: center;">\$ 400,718</td> </tr> </table>	Total Invested	\$ 400,718
Total Invested			
\$ 400,718			

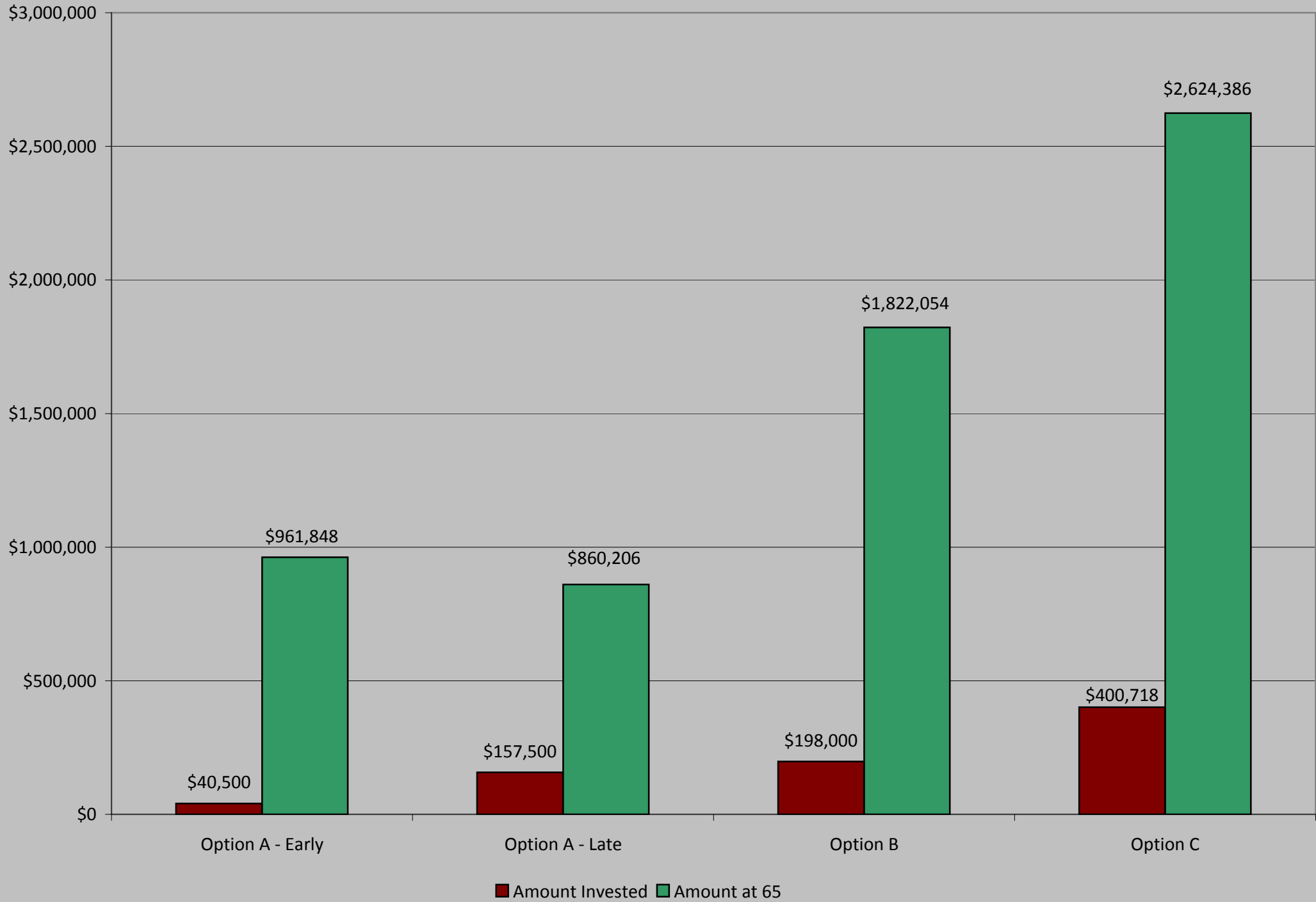
Amount Available at Age 65:

\$2,624,385.61

Difference From Just Staying Consistent:

\$802,331.47

The Advantage of Starting Early, Staying Consistent, and Getting Better
8% Rate of Return



How To Accumulate \$1,000,000 by Age 65

Current Age	Interest Rate	Years to 65	Required Monthly Savings
1	10%	64	\$14
10		55	\$35
20		45	\$95
30		35	\$263
35		30	\$442
40		25	\$754
45		20	\$1,317
50		15	\$2,413
55		10	\$4,882
60		5	\$12,914
64		1	\$79,583
Compounding Monthly			