



The Cost of Waiting

7.2% is a presumed interest rate used for illustration purposes only and is not meant to suggest an actual rate of return

The Do-It-Now Plan

Yrs	Annual Contribution	Compound growth without dividends
1	\$ 5,500.00	\$ 5,896.00
2	\$ 5,500.00	\$ 12,216.51
3	\$ 5,500.00	\$ 18,992.10
4	\$ 5,500.00	\$ 26,255.53
5	\$ 5,500.00	\$ 34,041.93
6	\$ 5,500.00	\$ 42,388.95
7	\$ 5,500.00	\$ 51,336.95
8	\$ 5,500.00	\$ 60,929.21
9	\$ 5,500.00	\$ 71,212.12
10	\$ 5,500.00	\$ 82,235.39
11	\$ 5,500.00	\$ 94,052.34
12	\$ 5,500.00	\$ 106,720.11
13	\$ 5,500.00	\$ 120,299.95
14	\$ 5,500.00	\$ 134,857.55
15	\$ 5,500.00	\$ 150,463.29
16	\$ 5,500.00	\$ 167,192.65
17	\$ 5,500.00	\$ 185,126.52
18	\$ 5,500.00	\$ 204,351.63
19	\$ 5,500.00	\$ 224,960.95
20	\$ 5,500.00	\$ 247,054.14
21	\$ 5,500.00	\$ 270,738.04
22	\$ 5,500.00	\$ 296,127.18
23	\$ 5,500.00	\$ 323,344.33
24	\$ 5,500.00	\$ 352,521.12
25	\$ 5,500.00	\$ 383,798.64
26	\$ 5,500.00	\$ 417,328.15
27	\$ 5,500.00	\$ 453,271.77
28	\$ 5,500.00	\$ 491,803.34
29	\$ 5,500.00	\$ 533,109.18
30	\$ 5,500.00	\$ 577,389.04
Total	\$ 165,000.00	\$ 577,389.04

The Wait-Till-Later Plan

Yrs	Annual Contribution	Compound growth without dividends
1	\$ -	\$ -
2	\$ -	\$ -
3	\$ -	\$ -
4	\$ -	\$ -
5	\$ -	\$ -
6	\$ -	\$ -
7	\$ -	\$ -
8	\$ -	\$ -
9	\$ -	\$ -
10	\$ -	\$ -
11	\$ 5,500.00	\$ 5,896.00
12	\$ 5,500.00	\$ 12,216.51
13	\$ 5,500.00	\$ 18,992.10
14	\$ 5,500.00	\$ 26,255.53
15	\$ 5,500.00	\$ 34,041.93
16	\$ 5,500.00	\$ 42,388.95
17	\$ 5,500.00	\$ 51,336.95
18	\$ 5,500.00	\$ 60,929.21
19	\$ 5,500.00	\$ 71,212.12
20	\$ 5,500.00	\$ 82,235.39
21	\$ 5,500.00	\$ 94,052.34
22	\$ 5,500.00	\$ 106,720.11
23	\$ 5,500.00	\$ 120,299.95
24	\$ 5,500.00	\$ 134,857.55
25	\$ 5,500.00	\$ 150,463.29
26	\$ 5,500.00	\$ 167,192.65
27	\$ 5,500.00	\$ 185,126.52
28	\$ 5,500.00	\$ 204,351.63
29	\$ 5,500.00	\$ 224,960.95
30	\$ 5,500.00	\$ 247,054.14
Total	\$ 110,000.00	\$ 247,054.14

On this 30 year example, the money spent elsewhere in the first ten years totaled \$55,000, making the compound value of the cost of waiting \$330,334.90.

www.LifeIncomeManagement.com

Source of content created by Melody A. Juge, Investment Advisor Representative-registered; based on information believed to be accurate. Copyright ©2013. All rights reserved. This handout is intended for general educational purposes only and does not reflect an offer to sell, nor is it a solicitation to buy any securities or insurance products. Securities and Investment Advisory Services offered through Brokers International Financial Services, LLC. Member SIPC. Life Income Management™ and RetirementSense™ are separate, distinct and not affiliated with Brokers International Financial Services, LLC.