It's

NEVER TOO EARLY

to begin saving
An important factor for saving for retirement is starting early. The benefits of compound interest are well-documented and the main difference-maker is time. Let’s take a look.

Bill starts saving $1,000/year when he gets his first job out of college at age 22. He continues to save for 10 years until he is 32, for a total of $10,000.

Bill’s twin brother, Joe, sees how well Bill has been saving and figures he had better start. He invests $1,000/year starting at age 32 until he retires at 62. He puts away a total of $30,000 over 30 years.

Assuming an 8% annual rate of return, Bill ends up with more money at age 62, simply because he started saving earlier than Joe.

It’s never too early to begin saving... Call me today to get started!