

Time Value of Money at 10% rate of return (compounded): Contributions made

Made Early by 22yrs old
saver: \$2000/yr for 9yrs
and stop=\$18k total

Investment gain at
age 65: \$763,234

Made Later by 31yrs old
saver: \$2000/yr until
age 65 =\$70k

Investment gain
at age 65: \$542,049

Retirement Plan is saving 10% of your income now in a place that is secured, safe and with good return of your money

Social Security

Benefits in 26 yrs:

Payroll taxes collected will be enough to pay only about 76% of scheduled benefits.

At age 67, SS benefit may amount to \$907 per month

If you start saving at least \$300/month for 26 yrs at 9% rate of return, your gain will provide you an income of at least \$2000/month until the age of 100.

Retiring in California 26yrs from now

(from <http://www.missedfortune.com/>)

Increase your income by not increasing your outlay
Become your own bank, Be liquid, safe and with high rate
of return, Own a better retirement strategy and not a
401k, Tax break on the seed and not on harvest)
For daily retirement strategies free seminar contact:

Connie Dello Buono
Financial Rep
San Jose CA
CA Life Lic 0G60621
408-854-1883