

Tom and Jerry are twins

- Tom started investing in his Retirement at age 19 and deposited \$2,000 a year until he was 25 years old
- Jerry waited to start until he was 26 years old..... Look what happened

Assumed 12.6% (historical return of Small to Mid Cap companies last 71 years)

Tom Invested Early			Jerry started Later		
Age	Deposit	Accumulated	Age	Deposit	Accumulated
19	\$2,000	\$2,000	19		
20	\$2,000	\$4,252	20		
21	\$2,000	\$6,788	21		
22	\$2,000	\$9,643	22		
23	\$2,000	\$12,858	23		
24	\$2,000	\$16,478	24		
25	\$2,000	\$20,554	25		
26		\$23,144	26	\$2,000	\$2,000
27		\$26,060	27	\$2,000	\$4,252
28		\$29,344	28	\$2,000	\$6,788
29		\$33,041	29	\$2,000	\$9,643
30		\$37,205	30	\$2,000	\$12,858
31		\$41,892	31	\$2,000	\$16,478
32		\$47,171	32	\$2,000	\$20,554
33		\$53,114	33	\$2,000	\$25,144
34		\$59,807	34	\$2,000	\$30,312
35		\$67,342	35	\$2,000	\$36,132
36		\$75,828	36	\$2,000	\$42,684
37		\$85,382	37	\$2,000	\$50,063
38		\$96,140	38	\$2,000	\$58,370
39		\$108,254	39	\$2,000	\$67,725
40		\$121,893	40	\$2,000	\$78,259
41		\$137,252	41	\$2,000	\$90,119
42		\$154,546	42	\$2,000	\$103,474
43		\$174,019	43	\$2,000	\$118,512
44		\$195,945	44	\$2,000	\$135,444
45		\$220,634	45	\$2,000	\$154,510
46		\$248,434	46	\$2,000	\$175,979
47		\$279,736	47	\$2,000	\$200,152
48		\$314,983	48	\$2,000	\$227,371
49		\$354,671	49	\$2,000	\$258,020
50		\$399,360	50	\$2,000	\$292,530
51		\$449,679	51	\$2,000	\$331,389
52		\$506,339	52	\$2,000	\$375,144
53		\$570,137	53	\$2,000	\$424,412
54		\$641,975	54	\$2,000	\$479,888
55		\$722,863	55	\$2,000	\$542,354
56		\$813,944	56	\$2,000	\$612,691
57		\$916,501	57	\$2,000	\$691,890
58		\$1,031,980	58	\$2,000	\$781,068
59		\$1,162,010	59	\$2,000	\$881,483
60		\$1,308,423	60	\$2,000	\$994,550
61		\$1,473,284	61	\$2,000	\$1,121,863
62		\$1,658,918	62	\$2,000	\$1,265,218
63		\$1,867,942	63	\$2,000	\$1,426,635
64		\$2,103,302	64	\$2,000	\$1,608,391
65		\$2,368,318	65	\$2,000	\$1,813,049
Totals	\$14,000	\$2,368,318	Totals	\$80,000	\$1,813,049