You’ve got time. So use it.

Check out this example:

**ASHLEY**
- Starts at age 21
- Stops at age 35
- Contributes for 14 yrs.
- $57.69/week
- 7% hypothetical growth rate
- Total contribution = $42,000
- Age 67
  - $610,374

**MICHAEL**
- Starts at age 35
- Stops at age 67
- Contributes for 32 yrs.
- $57.69/week
- 7% hypothetical growth rate
- Total contribution = $96,000
- Age 67
  - $342,306

**COURTNEY**
- Starts at age 21
- Stops at age 67
- Contributes for 46 yrs.
- $57.69/week
- 7% hypothetical growth rate
- Total contribution = $138,000
- Age 67
  - $952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a $30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. Interest compounded annually based on weekly contributions.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met. Nationwide Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Contact your Nationwide Retirement Specialist: Ken Kelbel 810-730-6659 kelbelk@nationwide.com

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