

The Advantage of Beginning Early

The earlier you begin participating in RSA-1, the larger the difference in long-term accumulation. The chart below is an example based on a monthly contribution of \$100 earning an assumed interest rate of 7%, compounded monthly.

<i>Beginning Age</i>	<i>Value at Age 65</i>	<i>Total Amount Of Contribution</i>	<i>Cost of Waiting 1 Year</i>
25	\$264,012	\$48,000	
26	\$245,051	\$46,800	\$18,961
35	\$122,709	\$36,000	
36	\$113,274	\$34,800	\$ 9,435
45	\$ 52,397	\$24,000	
46	\$ 47,702	\$22,800	\$ 4,695

**This chart is for illustrative purposes only and should not be considered indicative of the future performance of any of the investment options available through RSA-1.*