

## 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.

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

\*This chart is for illustrative purposes only. It is in no way indicative of the future performance of any of the investment options available through RSA-1.