

How Investments Grow

The Impact of Time Value of Money at 8% Interest

Age	Contributions Made Early	Age	Contributions Made Early	Age	Contributions Made Early	Age	Contributions Made Early
22	\$4,000	44	0	22	0	44	\$4,000
23	\$4,000	45	0	23	0	45	\$4,000
24	\$4,000	46	0	24	0	46	\$4,000
25	\$4,000	47	0	25	0	47	\$4,000
26	\$4,000	48	0	26	0	48	\$4,000
27	\$4,000	49	0	27	0	49	\$4,000
28	\$4,000	50	0	28	0	50	\$4,000
29	\$4,000	51	0	29	0	51	\$4,000
30	\$4,000	52	0	30	0	52	\$4,000
31	0	53	0	31	\$4,000	53	\$4,000
32	0	54	0	32	\$4,000	54	\$4,000
33	0	55	0	33	\$4,000	55	\$4,000
34	0	56	0	34	\$4,000	56	\$4,000
35	0	57	0	35	\$4,000	57	\$4,000
36	0	58	0	36	\$4,000	58	\$4,000
37	0	59	0	37	\$4,000	59	\$4,000
38	0	60	0	38	\$4,000	60	\$4,000
39	0	61	0	39	\$4,000	61	\$4,000
40	0	62	0	40	\$4,000	62	\$4,000
41	0	63	0	41	\$4,000	63	\$4,000
42	0	64	0	42	\$4,000	64	\$4,000
43	0	65	0	43	\$4,000	65	\$4,000

Total of
\$36,000
Invested

Amount
Available
at age 65:
\$738,527

Total of
\$140,000
Invested

Amount
Available
at age 65:
\$689,267

