Your Money Matters



Start investing today to put your dreams into motion!

Mary started investing \$2,000 each year when she was 20 years old. Ten years later when she was 30, she stopped making any additional investments and simply let her money grow.* What was the value of her \$22,000 total investment at age 65?

MARY'S ACCOUNT*

Annual Account Investment Value 20 \$2,000 \$2,200 \$4,620 21 \$2,000 22 \$2,000 \$7,282 \$10,210 23 \$2,000 24 \$2,000 \$13,431 25 \$2,000 \$16,974 \$2,000 \$20.872 26 27 \$2,000 \$25,159 \$2,000 28 \$29,875 29 \$2,000 \$35,062 30 \$2,000 \$40,769 31 \$0 \$44,845 32 \$0 \$49,330 33 \$0 \$54,263 \$59,689 34 \$0 35 \$0 \$65,658 36 \$0 \$72.224 37 \$0 \$79,446 \$0 \$87,391 38 39 \$0 \$96,130 40 \$0 \$105,743 41 \$0 \$116,317 42 \$0 \$127,949 43 \$0 \$140,744 \$0 \$154,819 44 \$170,300 45 \$0 46 \$0 \$187,330 47 \$0 \$206,064 48 \$0 \$226,670 49 \$0 \$249,337 50 \$0 \$274,271 51 \$0 \$301,698 \$0 \$331,867 52 53 \$0 \$365,054 54 \$0 \$401,559 \$0 \$441,716 55 \$0 \$485,887 56 57 \$0 \$534,476 58 \$0 \$587,923 59 \$0 \$646,716 60 \$0 \$711,387 \$0 61 \$782,526 62 \$0 \$860,778 63 \$0 \$946,856 \$1.041.542 \$0 65 \$0 \$1,145,696 Craig waited ten years until he was 30 years old to start investing \$2,000 each year, but he continued to add \$2,000 each year for the next 36 years until he was age 65. What was the value of Craig's \$72,000 total investment at age 65?

CRAIG'S ACCOUNT*

-	COONT	AIG S AC	CRA
	Account Value	Annual Investment	Age
≺ At age 30 M	\$2,200	\$2,000	30
and Craig st	\$4,620	\$2,000	31
and Craig St	\$7,282	\$2,000	32
	\$10,210	\$2,000	33
	\$13,431	\$2,000	34
	\$18,974	\$2,000	35
	\$20,872	\$2,000	36
	\$25,159	\$2,000	37
	\$29,875	\$2,000	38
	\$35,062	\$2,000	39
N // -	\$40,769	\$2,000	40
Mary's	\$47,045	\$2,000	41
	\$53,950	\$2,000	42
\$22,00	\$61,545	\$2,000	43
ΨΖΖ,ΟC	\$69,899	\$2,000	44
	\$79,089	\$2,000	45
Investmen	\$89,198	\$2,000	46
Grows to	\$100,318	\$2,000	47
010 110 1011	\$112,550	\$2,000	48
	\$126,005	\$2,000	49
	\$140,805	\$2,000	50
\$1,145,69	\$157,086	\$2,000	51
	\$174,995	\$2,000	52
	\$194,694	\$2,000	53
	\$216,364	\$2,000	54
Can voi	\$240,200	\$2,000	55
Can you	\$266,420	\$2,000	56
to pay t	\$295,262	\$2,000	57
	\$326,988	\$2,000	58
	\$361,887	\$2,000	59
	\$400,278	\$2,000	60
	\$442,503	\$2,000	61
	\$488,953	\$2,000	62
	\$540,049	\$2,000	63
	\$596,254	\$2,000	64

lary stops investing tarts investing

Craig's

\$72,000

Investment Grows to...

\$658,079

u afford the price of waiting?

Mary's \$22,000 investment grows to

Craig's \$72,000 investment grows to only

\$658,079

This is the price Craig paid for waiting

\$658,079 \$1,145,696

\$2,000

This is a hypothetical scenario used for illustration purposes only. The performance of the above accounts does not indicate the future performance of any specific investment. All growth figures are pre-tax. *Assuming the account value grows each year at the compound annual growth rate of 10% and includes reinvestment of all dividends. (The S&P 500 from 1926-1999 was 11.3% according to Ibbotson Associates, Chicago, 2000 Yearbook). The information contained herein is prepared for your use by Essex Corporation.

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