

Growing Your Savings During Every Stage of Life



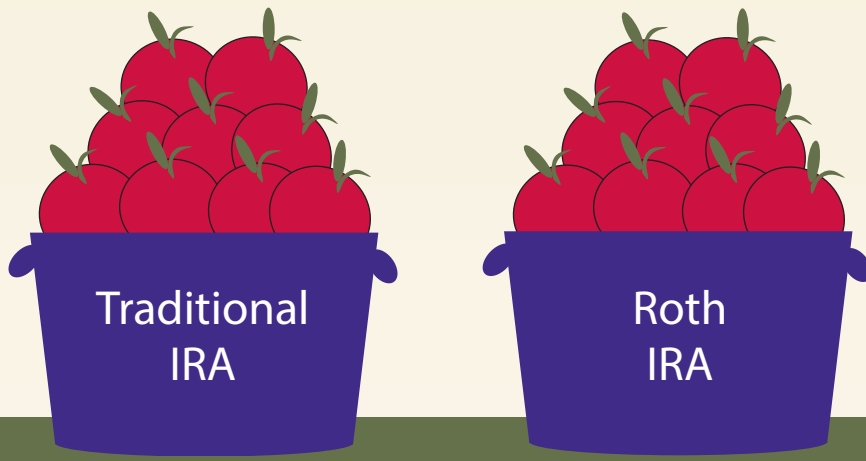
Now is the time to prepare for your future.

No matter what stage you're at in life, saving now with an IRA can better prepare you financially for your future, especially during retirement. Whether you are just beginning your career, planning for your family, or approaching retirement, it's never too late to start saving with a Traditional or Roth IRA and take advantage of the many benefits they can offer along the way.

Save It For Retirement

Even if you are soon-approaching retirement or are already retired, you may want to consider increasing your annual contributions (if eligible) or rolling over your other retirement plan assets to an IRA to get the most out of saving while you can.

Remember that the "R" in IRA stands for retirement, which is the main purpose for having an IRA. So you will want to set yourself up as well as you possibly can—as soon as you can—to get the most from your savings when you need it the most. Let us help you get started with your own IRA today.



Pick One, or Both

Whether you invest in a Traditional IRA or Roth IRA, each offers flexibility for your changing needs throughout life, especially when it comes to accessing the money in your IRA. You can withdraw money from your IRA whenever you want—unlike employer-sponsored retirement plan assets.

Keep in mind, however, that because Traditional IRA contributions are often tax-deductible, Traditional IRA distributions generally are taxable and subject to an early distribution penalty tax. The early distribution penalty tax applies if you are under age 59½ and do not meet one of the IRS penalty exceptions when you withdraw the money.

Roth IRAs, on the other hand, are a little different when it comes to being taxed. Roth IRA contributions are not tax-deductible, so any amount you withdraw from the contribution portion of your Roth IRA will not be taxed or penalized at any time or for any reason. If you meet certain requirements, the earnings in your Roth IRA will be tax- and penalty-free too.

Start as Soon as You Can

Although it's never too late to save for your retirement, beginning early usually is the most advantageous. After all, the more time that you have, the greater the power of compounding interest and its effect on your savings. So if you are just starting to build your career, consider building your retirement savings at the same time.

To give you an idea of just how valuable saving with an IRA can be—at any stage in life—the following charts illustrate how much you can accumulate with steady, annual IRA contributions. Notice the differences in growth, depending on when you start, or what your interest rate is.

\$2,000 Annual Contribution				
Years to Retirement	Interest Rate			
	3%	5%	7%	10%
5	\$ 10,937	\$ 11,604	\$ 12,307	\$ 13,431
10	23,616	26,414	29,567	35,062
15	38,314	45,315	53,776	69,899
20	55,353	69,439	87,730	126,005
25	75,106	100,227	135,353	216,364
30	98,005	139,522	202,146	361,887
35	124,552	189,673	295,827	596,254
40	155,327	253,680	427,219	973,704

\$5,000 Annual Contribution				
Years to Retirement	Interest Rate			
	3%	5%	7%	10%
5	\$ 27,342	\$ 29,010	\$ 30,766	\$ 33,578
10	59,039	66,034	73,918	87,656
15	95,784	113,287	134,440	174,749
20	138,382	173,596	219,326	315,012
25	187,765	250,567	338,382	540,909
30	245,013	348,804	505,365	904,717
35	311,380	474,182	739,567	1,490,634
40	388,316	634,199	1,068,048	2,434,259

For More Information

Please contact one of our representatives for more information on establishing Traditional and Roth IRAs.