



The Cost-of-Waiting

7.0% is a presumed interest rate used for illustration purposes only and is not meant to suggest an actual rate of return

The Do-It-Now Plan

| Yrs | Annual Contribution | Compound growth without dividends |
|--------------|----------------------|-----------------------------------|
| 1 | \$ 6,500.00 | \$ 6,955.00 |
| 2 | \$ 6,500.00 | \$ 14,396.85 |
| 3 | \$ 6,500.00 | \$ 22,359.63 |
| 4 | \$ 6,500.00 | \$ 30,879.80 |
| 5 | \$ 6,500.00 | \$ 39,996.39 |
| 6 | \$ 6,500.00 | \$ 49,751.14 |
| 7 | \$ 6,500.00 | \$ 60,188.72 |
| 8 | \$ 6,500.00 | \$ 71,356.93 |
| 9 | \$ 6,500.00 | \$ 83,306.91 |
| 10 | \$ 6,500.00 | \$ 96,093.40 |
| 11 | \$ 6,500.00 | \$ 109,774.93 |
| 12 | \$ 6,500.00 | \$ 124,414.18 |
| 13 | \$ 6,500.00 | \$ 140,078.17 |
| 14 | \$ 6,500.00 | \$ 156,838.64 |
| 15 | \$ 6,500.00 | \$ 174,772.35 |
| 16 | \$ 6,500.00 | \$ 193,961.41 |
| 17 | \$ 6,500.00 | \$ 214,493.71 |
| 18 | \$ 6,500.00 | \$ 236,463.27 |
| 19 | \$ 6,500.00 | \$ 259,970.70 |
| 20 | \$ 6,500.00 | \$ 285,123.65 |
| 21 | \$ 6,500.00 | \$ 312,037.30 |
| 22 | \$ 6,500.00 | \$ 340,834.92 |
| 23 | \$ 6,500.00 | \$ 371,648.36 |
| 24 | \$ 6,500.00 | \$ 404,618.75 |
| 25 | \$ 6,500.00 | \$ 439,897.06 |
| 26 | \$ 6,500.00 | \$ 477,644.85 |
| 27 | \$ 6,500.00 | \$ 518,034.99 |
| 28 | \$ 6,500.00 | \$ 561,252.44 |
| 29 | \$ 6,500.00 | \$ 607,495.11 |
| 30 | \$ 6,500.00 | \$ 656,974.77 |
| Total | \$ 195,000.00 | \$ 656,974.77 |

The Wait-Till-Later Plan

| Yrs | Annual Contribution | Compound growth without dividends |
|--------------|----------------------|-----------------------------------|
| 1 | \$ - | \$ - |
| 2 | \$ - | \$ - |
| 3 | \$ - | \$ - |
| 4 | \$ - | \$ - |
| 5 | \$ - | \$ - |
| 6 | \$ - | \$ - |
| 7 | \$ - | \$ - |
| 8 | \$ - | \$ - |
| 9 | \$ - | \$ - |
| 10 | \$ - | \$ - |
| 11 | \$ 6,500.00 | \$ 6,955.00 |
| 12 | \$ 6,500.00 | \$ 14,396.85 |
| 13 | \$ 6,500.00 | \$ 22,359.63 |
| 14 | \$ 6,500.00 | \$ 30,879.80 |
| 15 | \$ 6,500.00 | \$ 39,996.39 |
| 16 | \$ 6,500.00 | \$ 49,751.14 |
| 17 | \$ 6,500.00 | \$ 60,188.72 |
| 18 | \$ 6,500.00 | \$ 71,356.93 |
| 19 | \$ 6,500.00 | \$ 83,306.91 |
| 20 | \$ 6,500.00 | \$ 96,093.40 |
| 21 | \$ 6,500.00 | \$ 109,774.93 |
| 22 | \$ 6,500.00 | \$ 124,414.18 |
| 23 | \$ 6,500.00 | \$ 140,078.17 |
| 24 | \$ 6,500.00 | \$ 156,838.64 |
| 25 | \$ 6,500.00 | \$ 174,772.35 |
| 26 | \$ 6,500.00 | \$ 193,961.41 |
| 27 | \$ 6,500.00 | \$ 214,493.71 |
| 28 | \$ 6,500.00 | \$ 236,463.27 |
| 29 | \$ 6,500.00 | \$ 259,970.70 |
| 30 | \$ 6,500.00 | \$ 285,123.65 |
| Total | \$ 130,000.00 | \$ 285,123.65 |

**On this 30 year example, the money spent elsewhere in the first ten years totaled \$65,000.00.
This makes the compound value of the cost-of-waiting \$371,851.12**

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