



# The True POWER of Compounding Interest

**Steady Freddy** begins investing at age 30 and socks away \$6,000/year. After 10 years, he quits and never invests again.  
**Total investment of \$60,000.**

**Stalling Steve** delays his investing until age 40. He invests \$6000/year for 26 years, until he retires at age 65.  
**Total investment of \$156,000.**

Although Steve invests **\$96,000** more than Freddy, **his delay cost him over \$360,000!** Steve's nest egg can never catch up to Freddy's. Take a closer look.

## “The money that money makes,

This hypothetical example investment assumes a 9.25% rate of return on investments made on January 1<sup>st</sup> of each year. The rate used is for illustrative purposes only and not reflective of the performance of any investment.

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Steady Freddy			Stalling Steve		
Age	Investment	Value	Age	Investment	Value
30	\$ 6,000	6,555	30	0	0
31	\$ 6,000	13,716	31	0	0
32	\$ 6,000	21,540	32	0	0
33	\$ 6,000	30,088	33	0	0
34	\$ 6,000	39,426	34	0	0
35	\$ 6,000	49,628	35	0	0
36	\$ 6,000	60,773	36	0	0
37	\$ 6,000	72,950	37	0	0
38	\$ 6,000	86,252	38	0	0
39	\$ 6,000	100,786	39	0	0
40	0	110,109	40	\$ 6,000	6,555
41	0	120,294	41	\$ 6,000	13,716
42	0	131,421	42	\$ 6,000	21,540
43	0	143,577	43	\$ 6,000	30,088
44	0	156,858	44	\$ 6,000	39,426
45	0	171,368	45	\$ 6,000	49,628
46	0	187,219	46	\$ 6,000	60,773
47	0	204,537	47	\$ 6,000	72,950
48	0	223,457	48	\$ 6,000	86,252
49	0	244,126	49	\$ 6,000	100,786
50	0	266,708	50	\$ 6,000	116,663
51	0	291,379	51	\$ 6,000	134,010
52	0	318,331	52	\$ 6,000	152,961
53	0	347,777	53	\$ 6,000	173,665
54	0	379,946	54	\$ 6,000	196,284
55	0	415,091	55	\$ 6,000	220,995
56	0	453,487	56	\$ 6,000	247,992
57	0	495,435	57	\$ 6,000	277,486
58	0	541,262	58	\$ 6,000	309,709
59	0	591,329	59	\$ 6,000	344,912
60	0	646,027	60	\$ 6,000	383,371
61	0	705,784	61	\$ 6,000	425,388
62	0	771,069	62	\$ 6,000	471,291
63	0	842,393	63	\$ 6,000	521,441
64	0	920,315	64	\$ 6,000	576,229
65	0	1,005,444	65	\$ 6,000	636,085
<b>TOTAL</b>	<b>\$ 60,000</b>	<b>1,000,000</b>	<b>TOTAL</b>	<b>\$ 156,000</b>	<b>630,000</b>