



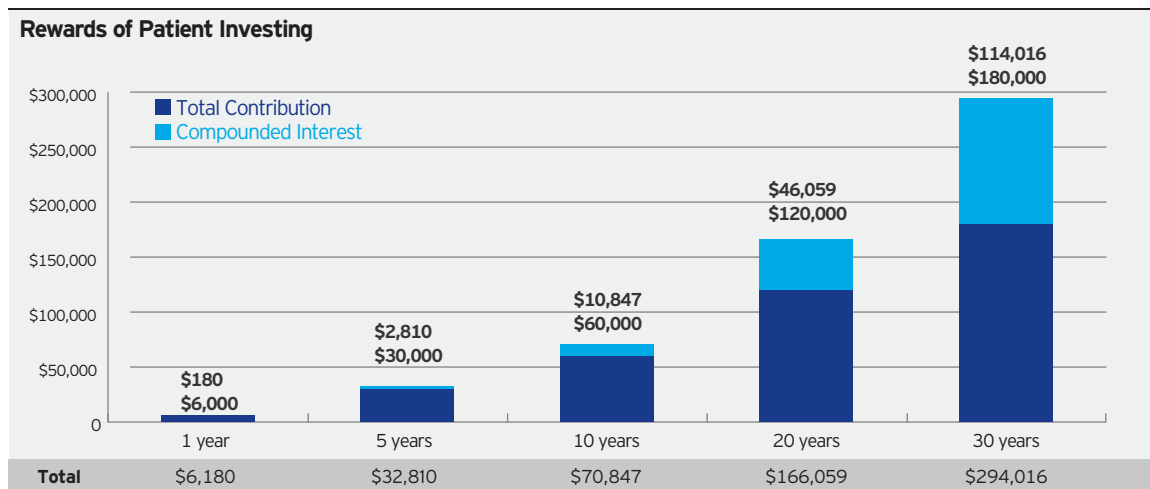
The Power of Compounding

Compounding refers to the process whereby the value of an investment increases exponentially over time because of compound interest.

What percentage growth do you expect on your longterm investments?

Once you invest, you can earn interest, and after that you earn interest both on your investment and on the interest it has already earned... the balance in your account continues to grow steadily, and the longer it has a chance to grow, the better. If left in the market to grow over time, thousands of dollars could potentially grow to Millions!

That's the Power of Compounding!



The illustration assumes an annual contribution of \$6,000, with interest compounding annually at 3%. The above is for illustrative purpose only and does not represent the actual returns.

So How Can You Benefit From Compounding?

Keep an eye on the Horizon

Knowing your time horizon, or the time at which you expect to need the money, can help you realistically evaluate your goals and expectations.

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