Saving and Investing

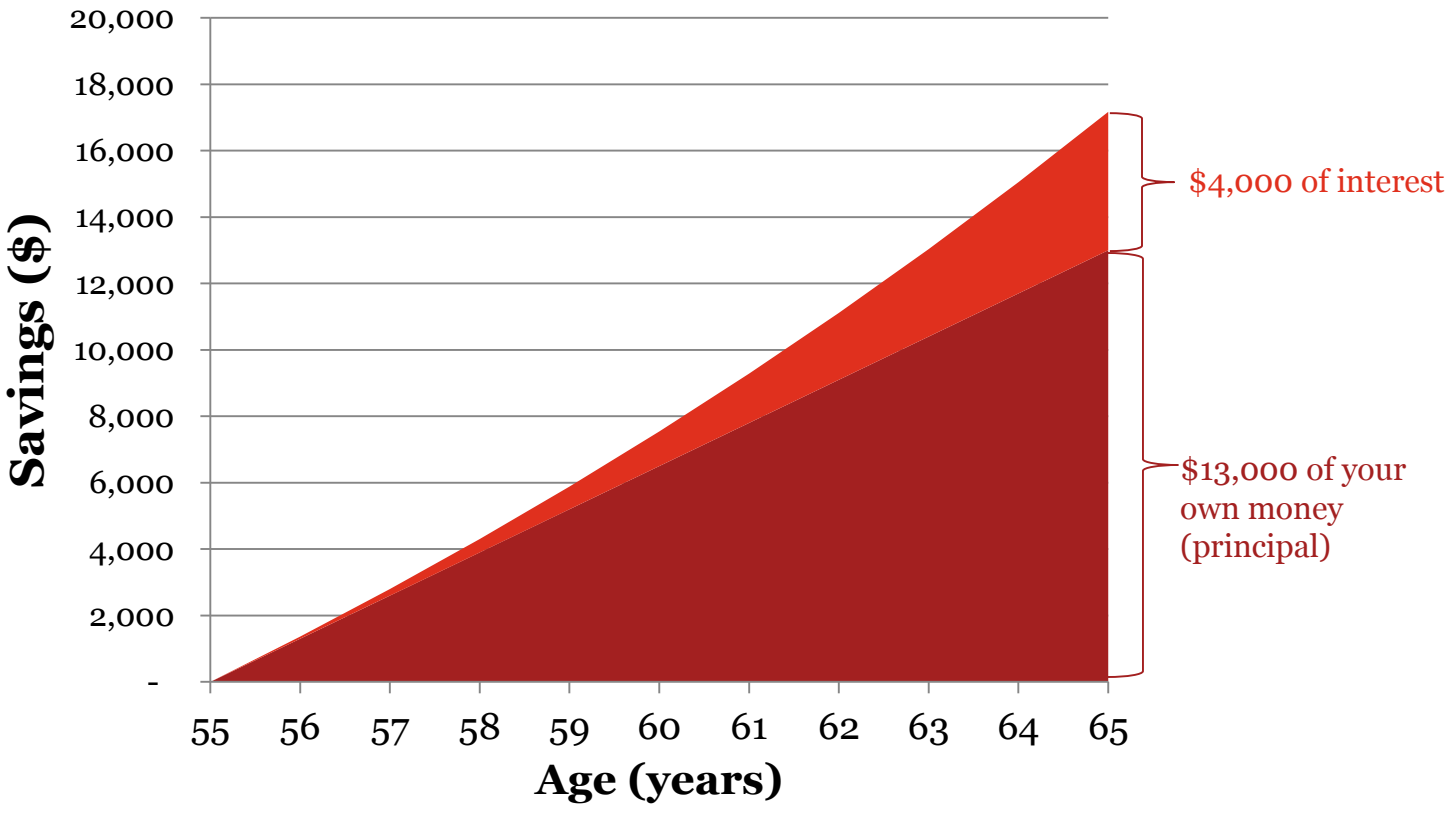
Start saving: How 10 years can make a difference in your savings goal

PwC's *Earn Your Future*™ Curriculum

pwc

Start saving at 55 years old

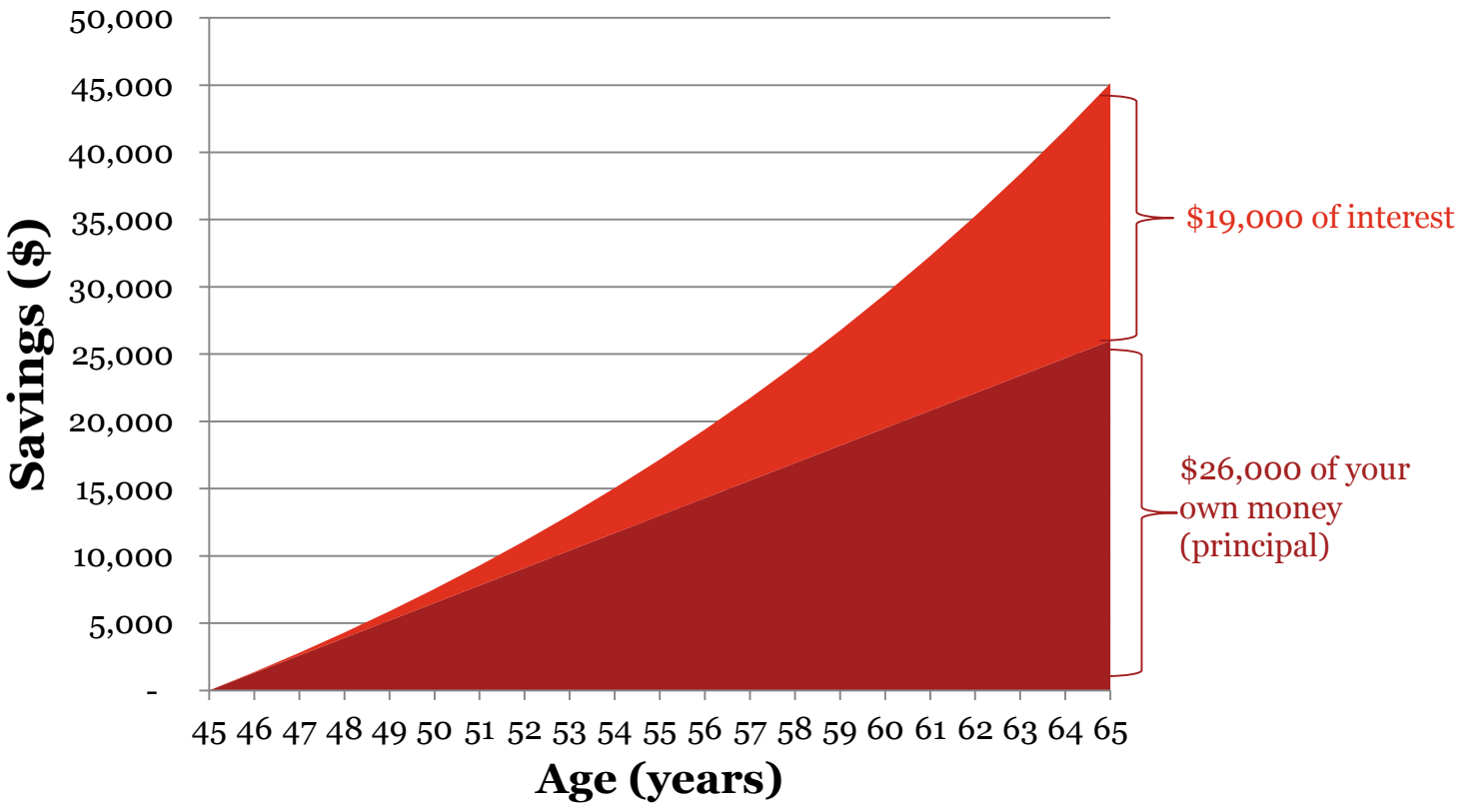
- If you wait until you are 55 years old before you start saving the $25 per week, with an interest rate of 5%, and you do not touch the money, at 65 years old you will have about $17,000.
- You will have saved $13,000 of your own earned money, but would have accumulated an additional $4,000 of interest.



© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Start saving at 45 years old

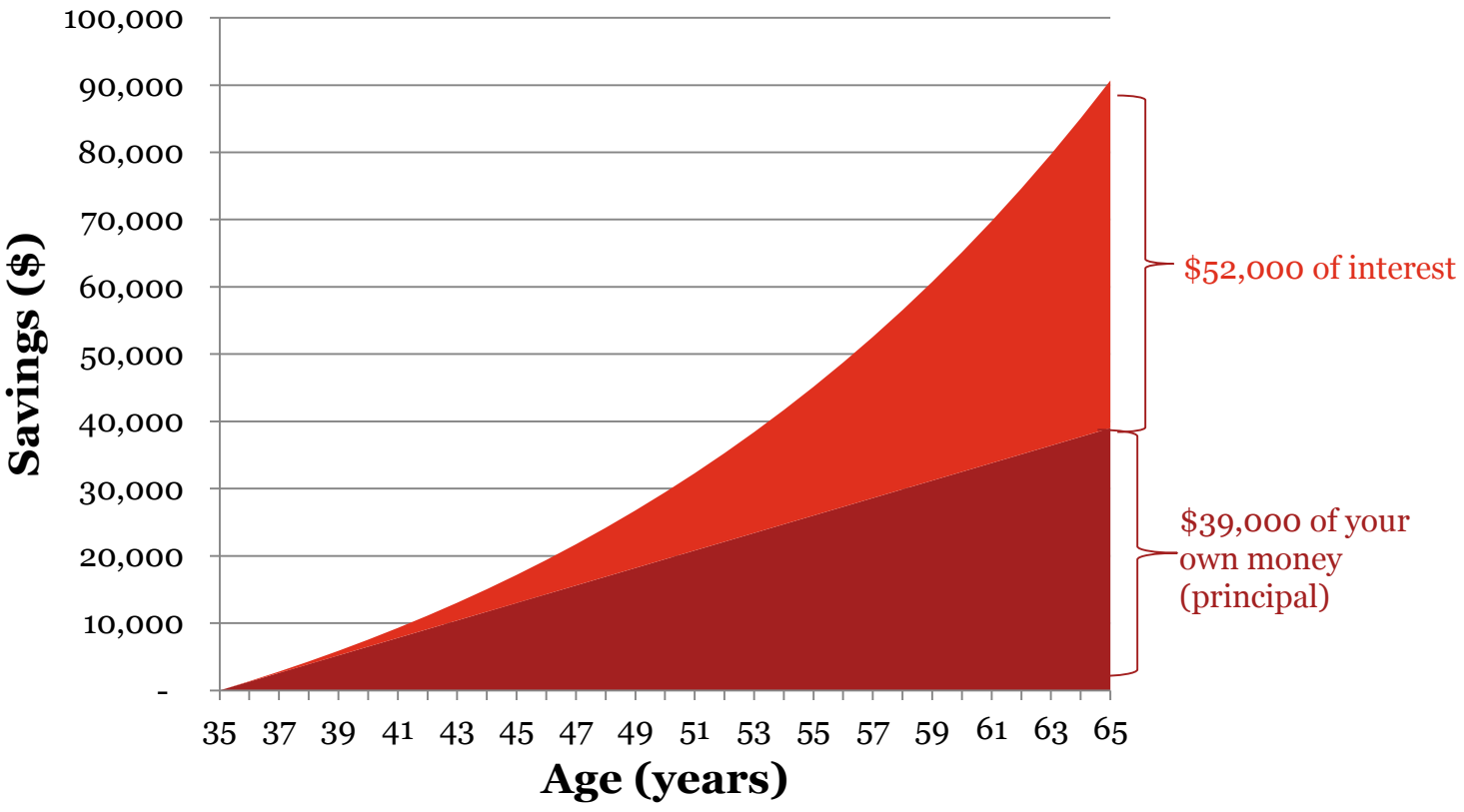
- If you wait until you are 45 years old before you start saving the $25 per week, with an interest rate of 5%, and you do not touch the money, at 65 years old you will have about $45,000.
- You will have saved $26,000 of your own earned money, but would have accumulated an additional $19,000 of interest.



© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Start saving at 35 years old

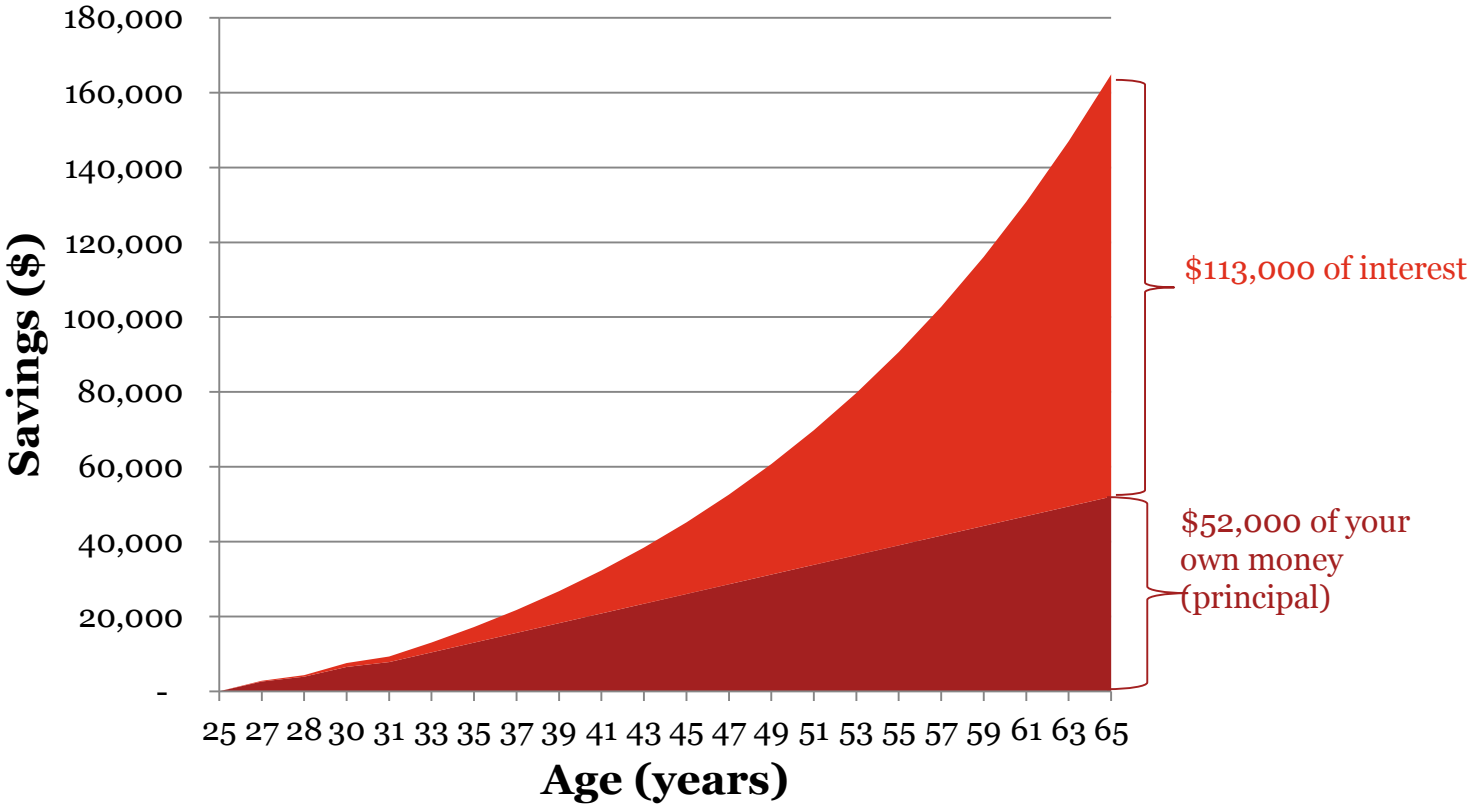
- If you wait until you are 35 years old before you start saving the $25 per week, with an interest rate of 5%, and you do not touch the money, at 65 years old you will have about $91,000.
- You will have saved $39,000 of your own earned money, but would have accumulated an additional $52,000 of interest.



© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Start saving at 25 years old

- If you are 25 years old now and start saving $25 per week, with an interest rate of 5%, and you do not touch the money, at 65 years old you will have about $165,000.
- You will have saved $52,000 of your own earned money, but would have accumulated an additional $113,000 of interest. So, two-thirds of the $165,000 savings is attributed to earned interest.

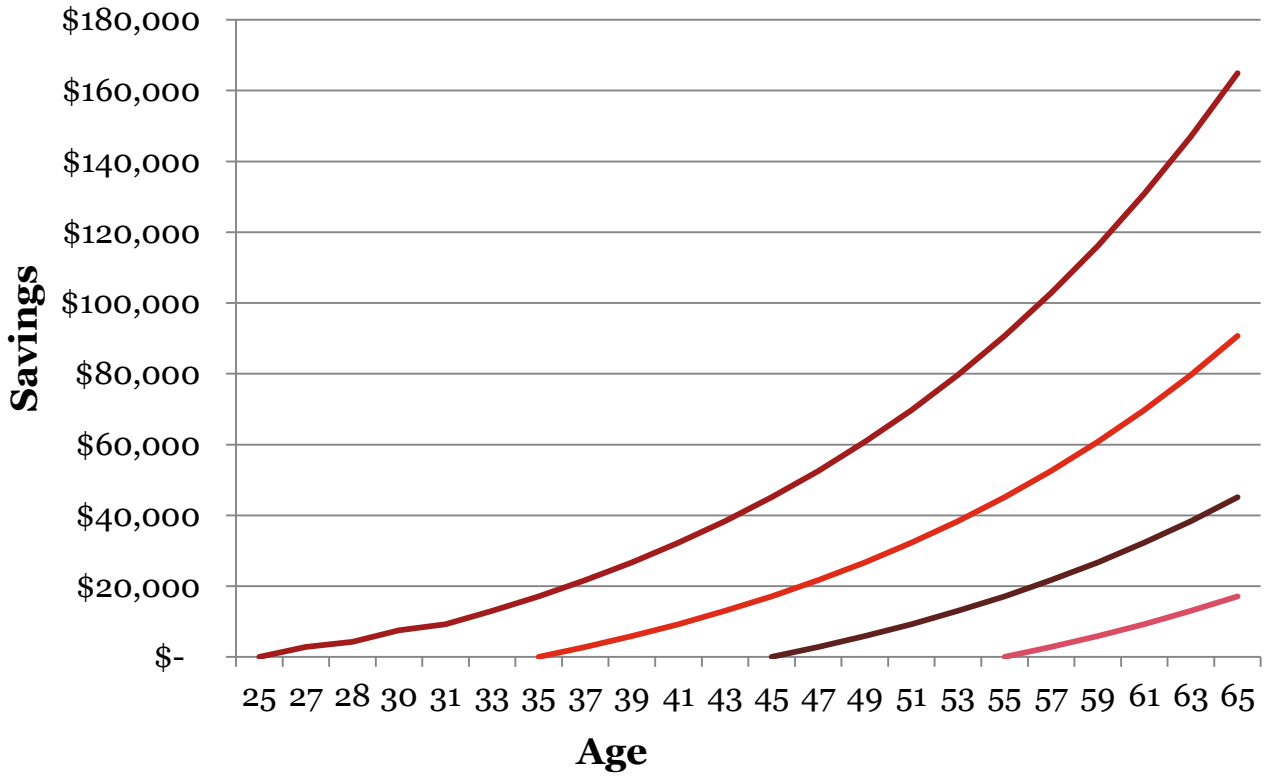


© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Saving tips

- Start saving early
- Interest rates help your investment grow
- Small investments can grow over time

Starting age	Investment amount	# of saving years	Total savings	Personal investment	Interest earnings
25 years old	$25 per week	40 years	$ 165,000	$ 52,000	$ 113,000
35 years old	$25 per week	30 years	$ 91,000	$ 39,000	$ 52,000
45 years old	$25 per week	20 years	$ 45,000	$ 26,000	$ 19,000
55 years old	$25 per week	10 years	$ 17,000	$ 13,000	$ 4,000



© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.