

# You've got time. So use it.

Check out this example:

## ASHLEY

Starts at age 21  
 Stops at age 35  
 Contributes for 14 yrs.  
 \$57.69/week  
 7% hypothetical growth rate  
**Total contribution = \$42,000**  
 Age 67  
**\$610,374**

## MICHAEL

Starts at age 35  
 Stops at age 67  
 Contributes for 32 yrs.  
 \$57.69/week  
 7% hypothetical growth rate  
**Total contribution = \$96,000**  
 Age 67  
**\$342,306**

## COURTNEY

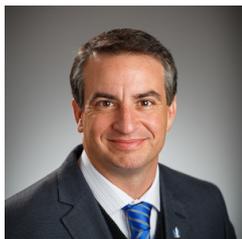
Starts at age 21  
 Stops at age 67  
 Contributes for 46 yrs.  
 \$57.69/week  
 7% hypothetical growth rate  
**Total contribution = \$138,000**  
 Age 67  
**\$952,682**

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. Interest compounded annually based on weekly contributions.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Nationwide Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

NRM-13220AO



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