

Question:

If you want a secure future, should you do anything about it now or wait until you're older?

A single investment of \$5,000.

Look at Start Age of 25 (yellow shading). Compare Results for age 45 (orange shading).

Table 1: A single investment of \$5,000 at Start Age held to End Age at Return which is the Median for the Period 1928-2012 in a broad market investment tracking the S&P 500 Index with dividends reinvested. (Data Provided by Thomson Reuters).

Can you rely on historical returns? This data is calculated based on the MEDIAN return for each holding period including the boom and bust years from 1928 - 2012. If you are an optimist, you'll want to compare the BEST market periods during this time frame. If you are a skeptic, study the WORST periods. How? Ask for our Market Math for Millennials white paper by emailing readers@juliejason.com.

Start Age	End Age	Holding Period (Years)	Single INVESTMENT of \$5,000 at Start Age	Result at End Age (\$)
25	65	40	5,000	315,924
30	65	35	5,000	201,303
35	65	30	5,000	110,680
40	65	25	5,000	76,097
45	65	20	5,000	46,449
50	65	15	5,000	23,681
55	65	10	5,000	13,765
60	65	5	5,000	8,363

