

Question:

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

Investing \$100 a month

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

Table 3: Result at End Age is calculated based on the MEDIAN period return from 1928 - 2012 for a broad market investment tracking the S&P 500 Index Fund (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)	Monthly INVESTMENTS of \$100 (Cumulative \$)	Result at End Age (\$)
25	65	40	48,000	771,303
30	65	35	42,000	456,840
35	65	30	36,000	317,965
40	65	25	30,000	174,195
45	65	20	24,000	89,489
50	65	15	18,000	44,266
55	65	10	12,000	21,436
60	65	5	6,000	7,805

