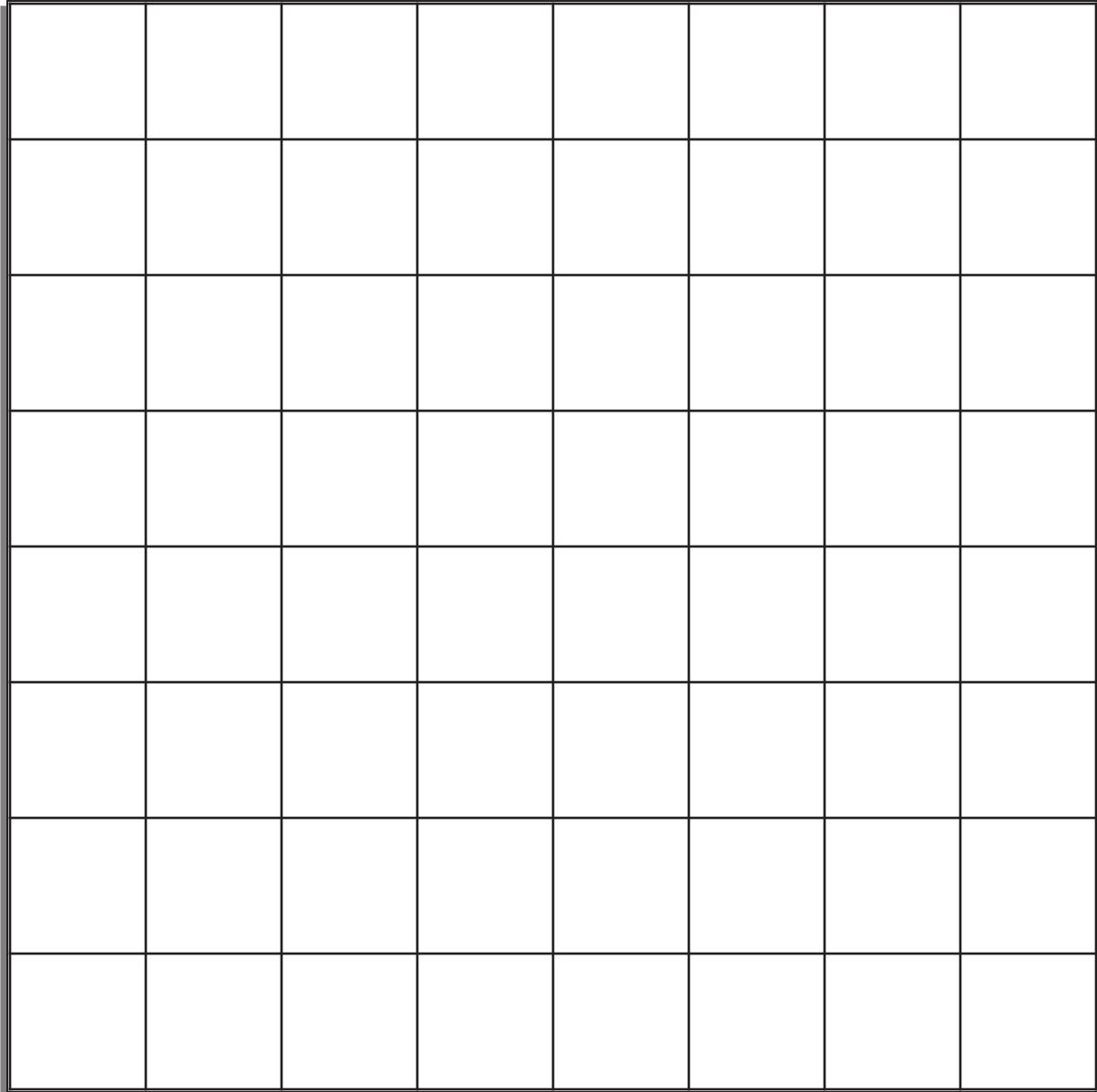


The Chessboard of Financial Life



Save Early and Often

These factors affect the growth of savings:

- **Time**

The earlier or longer you save, the more total savings (wealth) you will have.

- **Investment Size**

The more you save each year from your income, the more total savings (wealth) you will have.

- **Rate of Return**

The higher the interest rate or rate of return, the more total savings (wealth) you will have.