



Are you Jack or Jill?

Jill went up the hill to fetch an early retirement. But Jack started later, so the cost was much greater and he saved all the way til the end! Take a lesson from Jack and Jill.

Meet Jack and Jill.



They start out as equals: same school, same job, same salary.

Smart Jill socks \$50 a pay period (24 times a year) into her retirement account right away.

I pay myself first.



Tardy Jack waits 10 years.

Look at what happens.*

Jill's contributions in the first 10 years—totaling \$12,000—grows to \$103,530 by age 55 even if she stops contributing at age 32.

Jack, who just begins investing at age 32, contributes \$28,800 over 24 years, but his account value at age 55 is still less than Jill's.

Jack contributed more money and still doesn't catch up with Jill...all because he procrastinated.

The story of Jack and Jill illustrates the power of compounding interest or the time value of money.

*Your actual situation may be different from the value shown here. This example uses a projected earning rate of 7.5% for illustrative purposes only. No guarantees are expressed or implied. Results will vary depending upon the actual rate used in the calculation. Over time, the results of any investment will fluctuate and are not guaranteed.



At Age	Jill Saves	Jack Waits	
22	\$1,200	\$0	
23	\$1,200	\$0	
24	\$1,200	\$0	
25	\$1,200	\$0	
26	\$1,200	\$0	
27	\$1,200	\$0	
28	\$1,200	\$0	
29	\$1,200	\$0	
30	\$1,200	\$0	
31	\$1,200	\$0	
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	If Jill stops	If Jill continues	Jack finally starts
32	\$0	\$1,200	\$1200
33	\$0	\$1,200	\$1200
34	\$0	\$1,200	\$1200
35	\$0	\$1,200	\$1200
36	\$0	\$1,200	\$1200
37	\$0	\$1,200	\$1200
38	\$0	\$1,200	\$1200
39	\$0	\$1,200	\$1200
40	\$0	\$1,200	\$1200
41	\$0	\$1,200	\$1200
42	\$0	\$1,200	\$1200
43	\$0	\$1,200	\$1200
44	\$0	\$1,200	\$1200
45	\$0	\$1,200	\$1200
46	\$0	\$1,200	\$1200
47	\$0	\$1,200	\$1200
48	\$0	\$1,200	\$1200
49	\$0	\$1,200	\$1200
50	\$0	\$1,200	\$1200
51	\$0	\$1,200	\$1200
52	\$0	\$1,200	\$1200
53	\$0	\$1,200	\$1200
54	\$0	\$1,200	\$1200
55	\$0	\$1,200	\$1200
	\$103,530	\$183,902	\$80,373
	▲ Total Values		

Start your career on the right financial foot!

Pay yourself first

Automatic contributions to a 403(b) or IRA make it easy.

Build a budget

A budget helps you set priorities, save for things you want, and gives you permission to spend.

Watch fees

Keeping fees low means more of your money is working for you.

The Trustee Custodian for the WEAC IRA accounts is Newport Trust Company. The 403(b) retirement program is offered by the WEA TSA Trust. TSA program securities offered through WEA Investment Services, Inc., member FINRA.



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