

**From:** Nathan Daily [mailto:ndaily@cmta.net]  
**Sent:** Friday, May 10, 2013 11:41 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB20

Hello,

A chart with retirement growth over a lifetime, would be beneficial to show the value of starting early:

8% average annual growth	Start at age 20, your retirement will reach \$1M by age 63.	If you stop contributing at age 40, your retirement will still grow to \$1M by age 65.	if you wait to age 40 and contribute double, your retirement won't reach \$1M until age 74.	With employer matching your 401(k) contribution, you only need to contribute half.
Age	\$250.00	\$250.00	\$500.00	per month
20	\$3,000.00	\$3,000.00		
25	\$22,006.00	\$22,006.00		
30	\$49,931.00	\$49,931.00		
35	\$90,962.00	\$90,962.00		
40	\$151,249.00	\$148,249.00	\$6,000.00	
45	\$239,831.00	\$217,823.00	\$44,013.00	
50	\$369,988.00	\$320,050.00	\$99,867.00	
55	\$561,231.00	\$470,256.00	\$181,935.00	
60	\$842,230.00	\$690,958.00	\$302,520.00	
65	\$1,255,109.00	\$1,015,241.00	\$479,698.00	
70	\$1,861,764.00	\$1,491,719.00	\$740,029.00	
75	\$2,753,141.00	\$2,191,822.00	\$1,122,542.00	

Kind regards,  
 Nathan Daily