

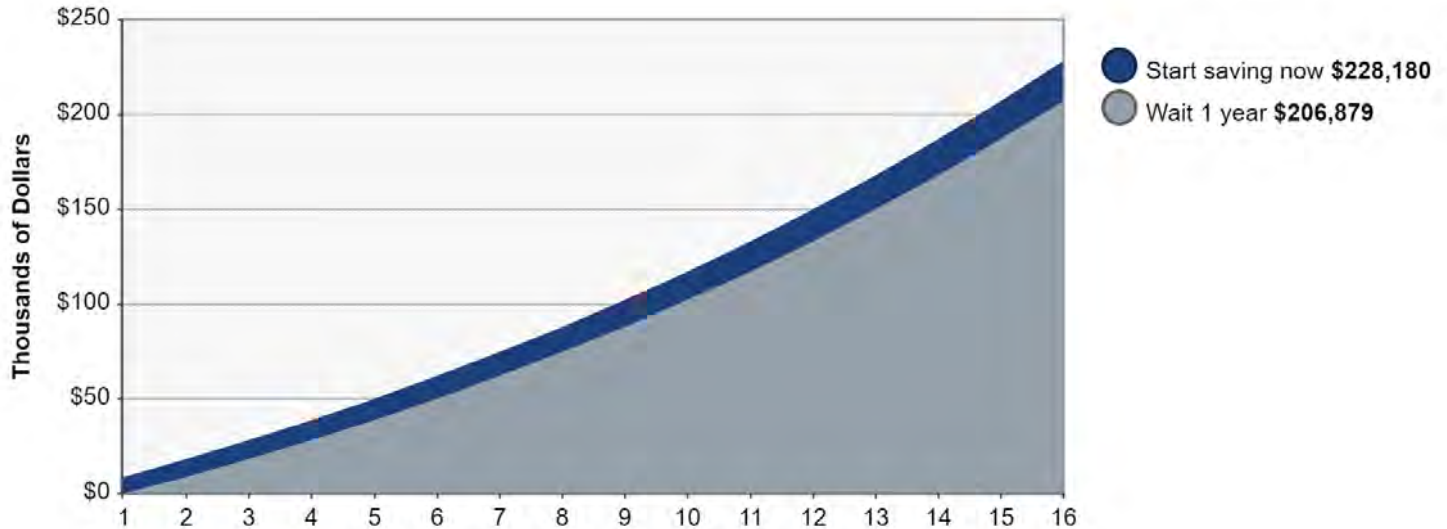
Don't Delay Your Savings!

5/28/2021

Postponing your savings 1 year could cost you \$21,301.

If you start your savings plan now you could have \$228,180 in savings after 16 years. Postponing 1 year would give you \$206,879. To get the same savings balance with a 1 year delay, you would need to save \$9,248 per year instead of \$8,385 per year.

If you start now your savings could be \$228,180 after 16 years.



Results Summary

	Start Now	Start Later
Starting amount	\$0	\$0
Savings plan	Save \$8,385 per year for 16 years.	Postpone saving for 1 year then save \$8,385 per year for 15 years.
Rate of return	6%	6%
Ending balances	\$228,180	\$206,879
Cost of waiting	\$21,301	

Savings balances by year

Start Savings Now				Postpone Saving 1 Years		
Year	Additions	Interest	Balance	Additions	Interest	Balance
			\$0.00			\$0.00
1	\$8,385.00	\$503.10	\$8,888.10	\$0.00	\$0.00	\$0.00
2	\$8,385.00	\$1,036.39	\$18,309.49	\$8,385.00	\$503.10	\$8,888.10

Start Savings Now				Postpone Saving 1 Years		
Year	Additions	Interest	Balance	Additions	Interest	Balance
3	\$8,385.00	\$1,601.67	\$28,296.16	\$8,385.00	\$1,036.39	\$18,309.49
4	\$8,385.00	\$2,200.87	\$38,882.03	\$8,385.00	\$1,601.67	\$28,296.16
5	\$8,385.00	\$2,836.02	\$50,103.05	\$8,385.00	\$2,200.87	\$38,882.03
6	\$8,385.00	\$3,509.28	\$61,997.33	\$8,385.00	\$2,836.02	\$50,103.05
7	\$8,385.00	\$4,222.94	\$74,605.27	\$8,385.00	\$3,509.28	\$61,997.33
8	\$8,385.00	\$4,979.42	\$87,969.69	\$8,385.00	\$4,222.94	\$74,605.27
9	\$8,385.00	\$5,781.28	\$102,135.97	\$8,385.00	\$4,979.42	\$87,969.69
10	\$8,385.00	\$6,631.26	\$117,152.23	\$8,385.00	\$5,781.28	\$102,135.97
11	\$8,385.00	\$7,532.23	\$133,069.46	\$8,385.00	\$6,631.26	\$117,152.23
12	\$8,385.00	\$8,487.27	\$149,941.73	\$8,385.00	\$7,532.23	\$133,069.46
13	\$8,385.00	\$9,499.60	\$167,826.33	\$8,385.00	\$8,487.27	\$149,941.73
14	\$8,385.00	\$10,572.68	\$186,784.01	\$8,385.00	\$9,499.60	\$167,826.33
15	\$8,385.00	\$11,710.14	\$206,879.15	\$8,385.00	\$10,572.68	\$186,784.01
16	\$8,385.00	\$12,915.85	\$228,180.00	\$8,385.00	\$11,710.14	\$206,879.15

AGL (and its affiliates), its employees, representatives, and agents do not provide financial, tax or legal advice. Information and interactive calculators are made available as self-help tools for independent use and are not intended to provide investment or tax advice, either express or implied. AGL cannot and does not guarantee their applicability or accuracy in regards to individual circumstances. All examples are hypothetical and are for illustrative purposes. Questions regarding the information and interactive calculators should be discussed with a financial, tax and/or legal advisor. Seek personalized advice from qualified professionals regarding all personal finance issues.

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life). Please note that AGL and US Life are solely the providers of insurance products. AGL and US Life, their employees, agents, representatives, and their affiliates do not provide tax, accounting, legal, investment or financial advice.

To ensure compliance with requirements imposed by U.S. Treasury Regulations, we inform you that any tax advice contained in this document (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.

Copyright © 2021 v.PGI202104