

Ben & Arthur: Both save at 12%, both save \$2,000 per year.  
 Ben starts at age 19 and STOPS at 26. Arthur starts at age 27 and stops at age 65...

AGE	BEN INVESTS	ARTHUR INVESTS
19	2,000	0
20	2,000	0
21	2,000	0
22	2,000	0
23	2,000	0
24	2,000	0
25	2,000	0
26	2,000	0
27	0	2,000
28	0	2,000
29	0	2,000
30	0	2,000
31	0	2,000
32	0	2,000
33	0	2,000
34	0	2,000
35	0	2,000
36	0	2,000
37	0	2,000
38	0	2,000
39	0	2,000
40	0	2,000
41	0	2,000
42	0	2,000
43	0	2,000
44	0	2,000
45	0	2,000
46	0	2,000
47	0	2,000
48	0	2,000
49	0	2,000
50	0	2,000
51	0	2,000
52	0	2,000
53	0	2,000
54	0	2,000
55	0	2,000
56	0	2,000
57	0	2,000
58	0	2,000
59	0	2,000
60	0	2,000
61	0	2,000
62	0	2,000
63	0	2,000
64	0	2,000
65	0	2,000
	<b>2,288,996</b>	<b>1,532,166</b>

**\$2,288,996**  
 With only a  
**\$16,000**  
 initial investment.

**\$1,532,166**  
 Arthur  
**NEVER**  
 caught up!

**START NOW!**  
**START NOW!**  
**ART**