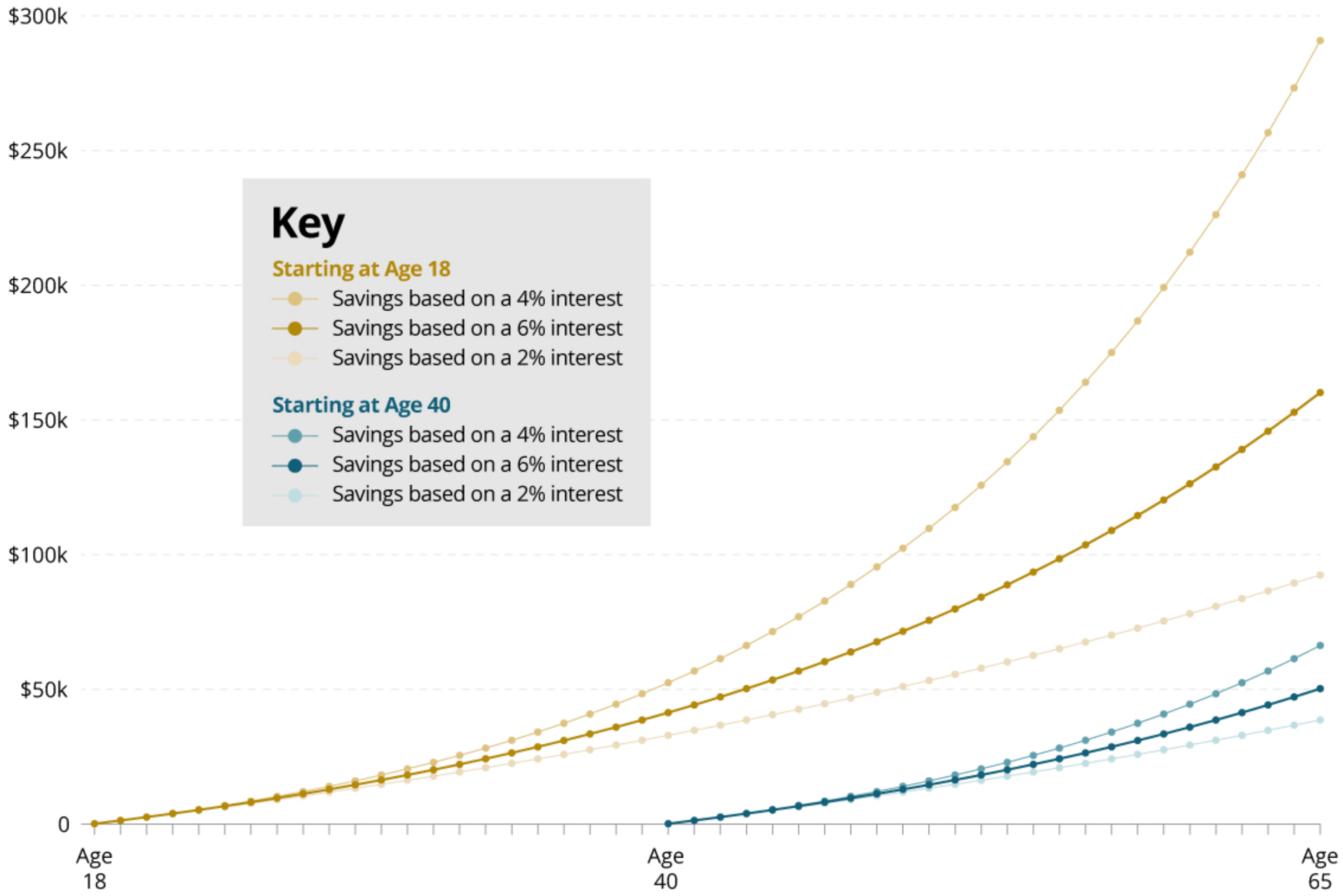


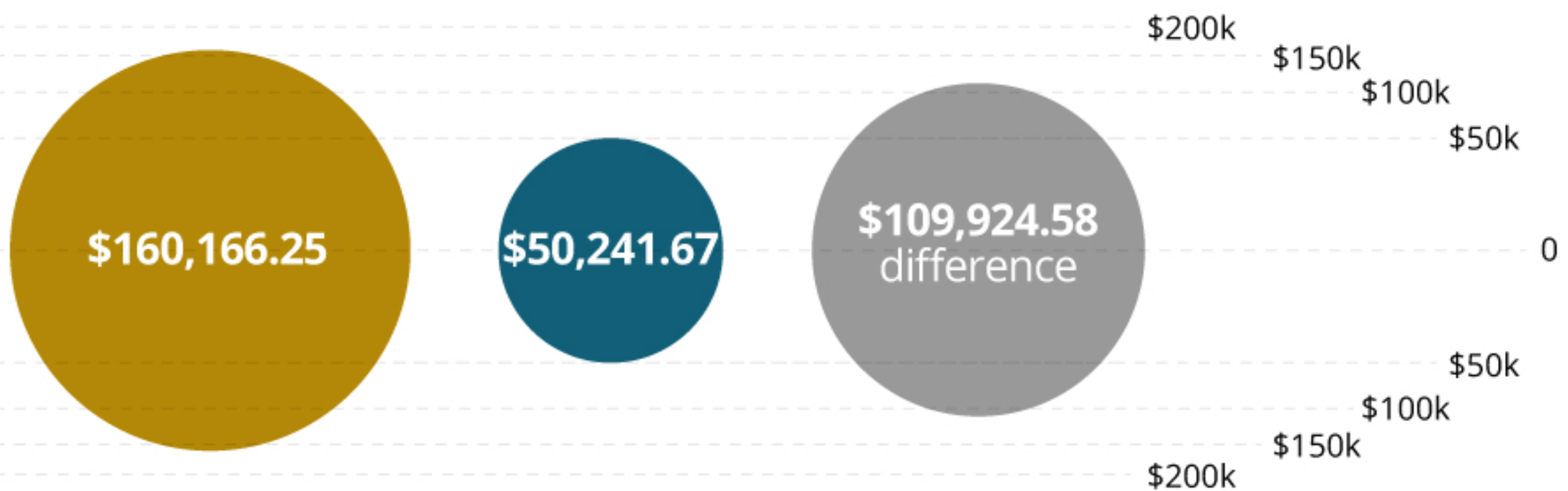
# Retirement Savings Potential:

Starting at Age 18 vs. Age 40 and based on an investment of \$100 each month



## Retirement savings\* comparison at age 65:

- Starting at Age 18
- Starting at Age 40



\*Savings based on a 4% interest and an investment of \$100 each month

Source: Research conducted by First Merchants Bank