Sentry®

Can you afford the cost of waiting?

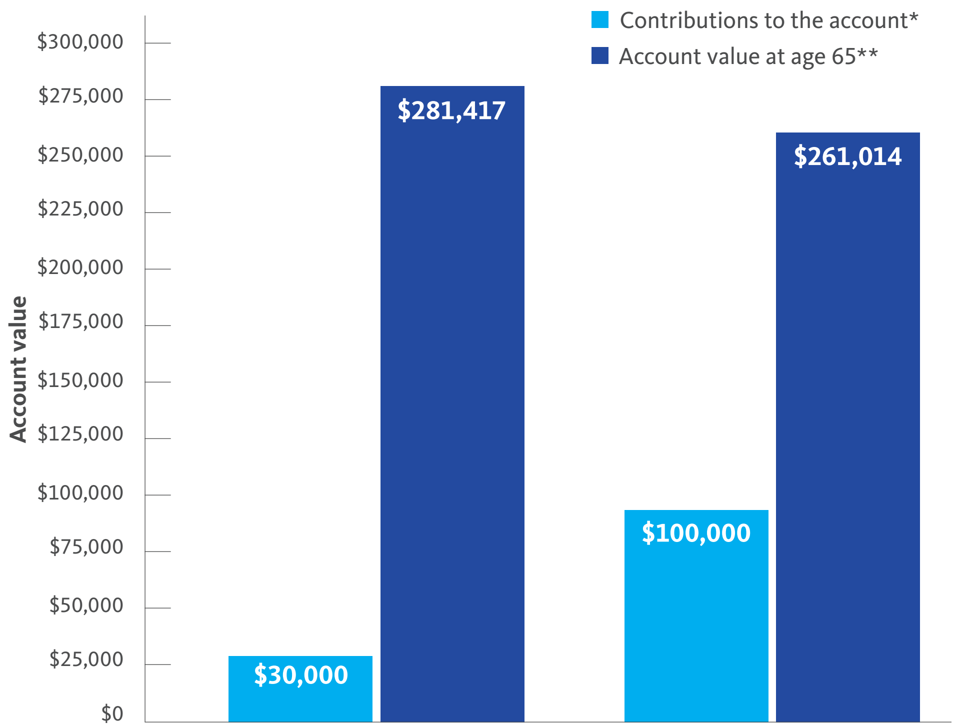
Putting a few extra dollars in your pocket today instead of into your retirement plan can seem like no big deal when you're young. Missing out on decades of compounding returns, however, can dramatically reduce your retirement fund.

The sooner you begin investing—even if it's the same amount you'd put in later—the more time your money will have to earn investment returns. This accumulation of money earning more money is known as compounding returns, meaning your money is growing for you.

Compounding returns are so powerful that you could earn far more for your retirement than someone who set aside more, just because you started earlier.

The chart to the right demonstrates an example of how compounding returns work. Because Tracey started saving earlier in life, she has more money at retirement than Bill—even though she contributed less money for a shorter period of time.

THE IMPACT OF SAVING EARLY



TRACEY'S ACCOUNT

- Began contributing at age 25
- Contributed $2,000 annually for 15 years

BILL'S ACCOUNT

- Began contributing at age 40
- Contributed $4,000 annually for 25 years

Want to learn more information about saving for retirement? Visit sentry.com/retirement or call us at 800-473-6879. In New York, call 800-962-2922.

* This chart is not a recommendation for any particular investment, nor does it guarantee the performance of any investment.

** Account value at age 65 uses 7% annualized returns through accumulation period.