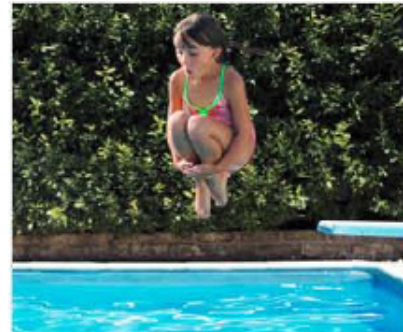


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Overreacting is only natural.
But it's no way to invest.

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Why is the Early Bird a smarter investor?

"I'll do it later." It's the number one enemy of a secure retirement.

Three-quarters of pre-retirees lack a retirement savings strategy. And the most common reason cited is procrastination.

It's crucial to invest in an IRA at a younger age, but it's only part of the story. If you contribute early in the year to maximize month-to-month compounding, it can make a real difference in your retirement savings. A dollar you invest in January 2016 is worth more than a dollar you invest in April 2017.

PROCRASTINATION DOESN'T PAY.

Think of an IRA as a savings account with a timer attached.

By making regular contributions, your savings can accumulate tax-deferred. Compounding generates earnings on top of earnings, and the sooner you begin, the more you can earn.

If you contribute the \$5,500 maximum to a 2016 IRA in April of 2017 rather than January of 2016, you'll lose 16 months of compounded savings. That's \$XX,XXX lost over a lifetime. We call it the Procrastination Penalty.

OVER 50% of people who own an IRA max out their contributions

COMPOUNDING COUNTS

The Procrastination Penalty means there's less opportunity for your investments to benefit from the power of compounding. Losing even a few months can weaken the potential earnings. Over time, that can add up to thousands or tens of thousands of dollars.

\$165,000 CONTRIBUTION OVER 30 YEARS*

\$158,967 EARNINGS "Early bird" Investor

VS.

\$143,467 EARNINGS "Last-minute" Investor

\$15,500 PROCRASTINATION PENALTY

WHERE DO YOU FIT IN?

Let's see where you stack up to your peers when it comes to retirement.

TELL US HOW OLD YOU ARE:

XX is the average age people open an IRA.

31% of people who contribute to an IRA are "last-minute" investors.

10% of people who fund an IRA are "early-bird" investors.

\$XX,XXX is the average amount people lose due to the Procrastination Penalty.

THE IMPACT OF PROCRASTINATION

Are you missing out on a year's worth of tax-advantaged compounding? By answering a few simple questions, this calculator will give you an idea of where you stand.

CURRENT AGE: **28** RETIREMENT AGE: **62** INVESTMENT AMOUNT: **\$5,500**

\$350,500 TOTAL IRA IF YOU INVEST NOW

\$25,000 PROCRASTINATION PENALTY

\$325,500 TOTAL IRA IF YOU INVEST APRIL 2017

ADJUST YOUR STARTING INVESTMENT AGE:

Vanguard's low fees let you keep even more. Help friends save more.

APPLY THE VANGUARD DIFFERENCE: ON OFF

THE VALUE OF VANGUARDING

There's another factor to consider when investing in an IRA. High costs can have a huge impact on retirement savings. With Vanguard's low fees, you get to keep more. You could save as much as \$xxx,xxx by the time you retire.

That's the value of Vanguarding. And now that you know how investing early adds strength to your savings, why not take the next step? Remember, when it comes to preparing for retirement, sooner is definitely smarter.

Still procrastinating?

TAKE THE NEXT STEP