

Pay Yourself First

Presented by: MRW Financial, Inc.

Prepared for:

Put another way, spend less than you earn!

This is the most basic financial rule...you'll never get ahead financially if you spend more than you earn. Turn saving and investing into a regular fixed monthly expense, just like your rent or mortgage payment or a car payment. Consider having a fixed amount automatically deducted from your paycheck or checking account each month and placed into a savings or investment plan. As your salary increases, consider increasing the amount you automatically save and invest each month.

Do you know the potential value of saving just \$100 each month?

Nominal Annual Interest Rate:	Results of Saving \$100 per Month* in:			
	5 Years	10 Years	15 Years	20 Years
5%	\$6,801	\$15,528	\$26,729	\$41,103
8%	\$7,348	\$18,295	\$34,604	\$58,902
10%	\$7,744	\$20,484	\$41,447	\$75,937

* This is a hypothetical illustration only and is not indicative of the actual performance of any particular investment. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included.