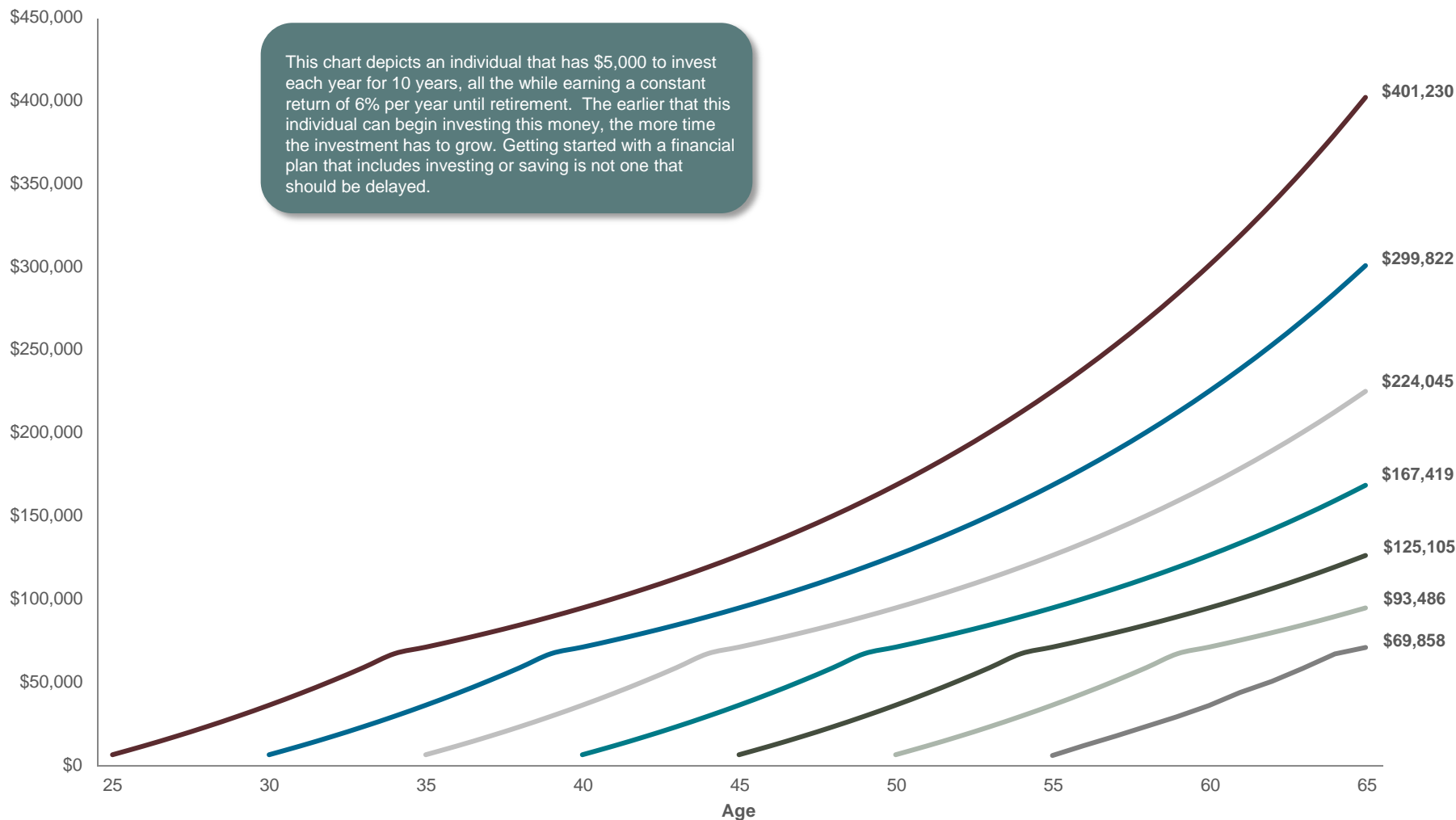


Why it Pays to Begin Investing Early

The Power of Compounding Returns



Source: Baird research. For illustrative purposes only. Assumes that \$5,000 is invested at the beginning of each year for ten consecutive years. That investment earns a level 6% rate of return until the end of year 65.