

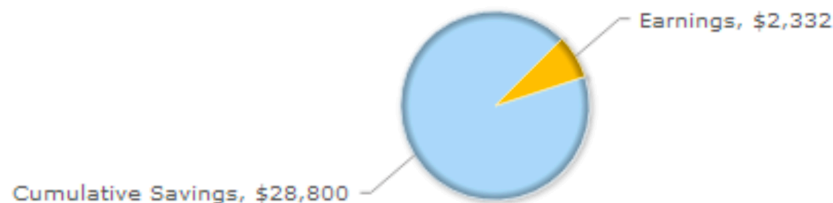
# WHAT IS THE VALUE OF REDUCING, POSTPONING, OR FOREGOING EXPENSES?



## ANALYSIS

By reducing a few of your monthly expenses you can potentially accumulate more assets over time. Your proposed annual savings of \$9,600 earning a hypothetical 5% rate of return could grow to \$31,132 over 3 years. This analysis does not address potential income tax implications of accumulating assets.

## ESTIMATED FUTURE VALUE OF SAVINGS



## EXPENSES YOU CAN REDUCE OR FOREGO

Expense	Annual Savings	Cumulative Savings (3 Years)	Estimated Future Value (Savings + Interest)
Car Payment	\$6,000	\$18,000	\$19,457
Coffee	\$600	\$1,800	\$1,946
Impulsive Purchases	\$3,000	\$9,000	\$9,729

## CUMULATIVE TOTALS

Annual Savings	\$9,600
Cumulative Savings	\$28,800
Estimated Future Value (Savings + Interest)	\$31,132

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. Any assumptions as to interest rates, rates of returns, inflation or other values are hypothetical and for illustrative purposes only. Your results may vary.

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