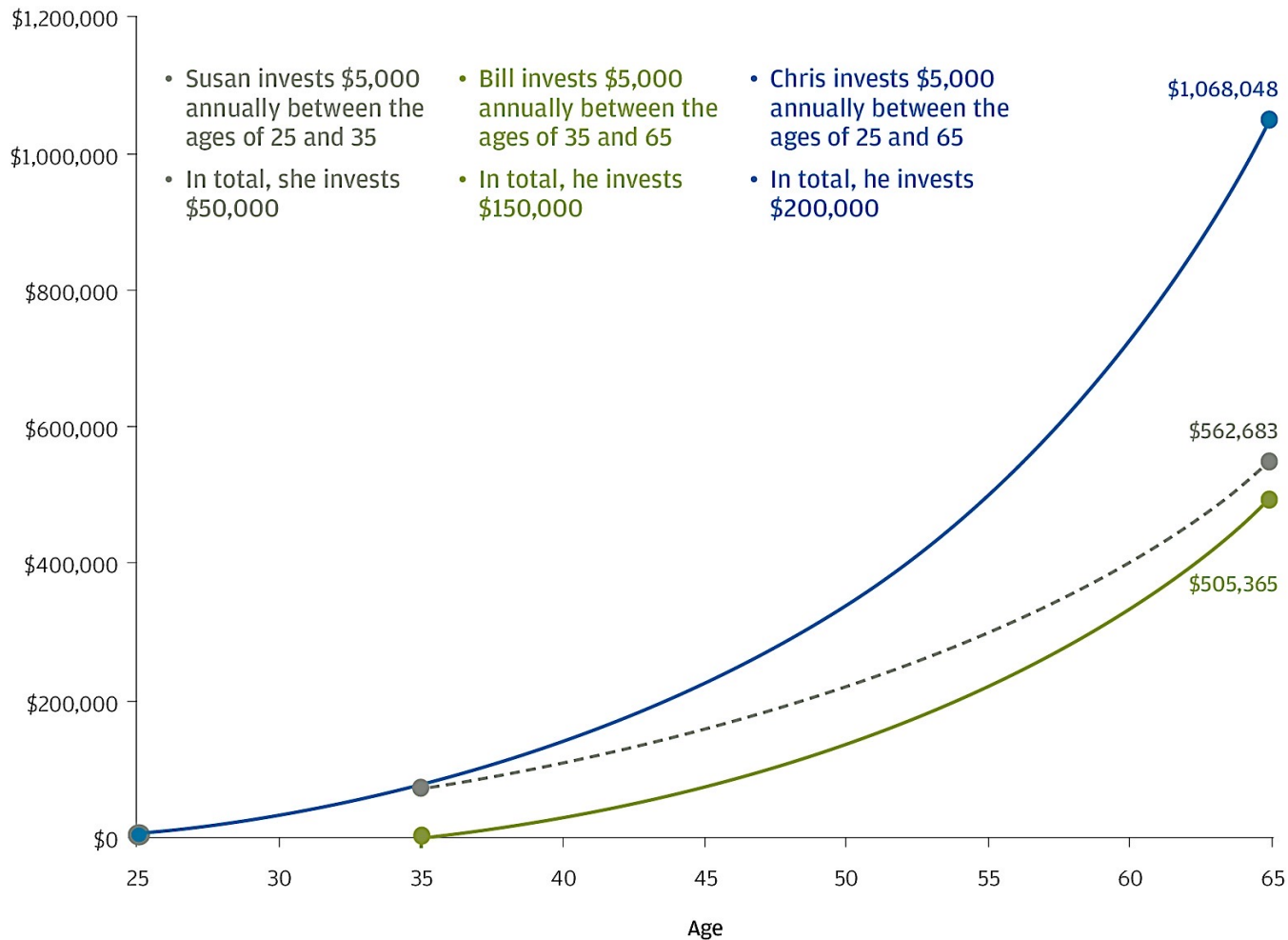


Start Today! The Power of Compounding

Growth of savings accounts



SAVING FUNDAMENTALS

Harnessing the power of compounding can greatly impact the amount of savings over the long term.

The above example is for illustrative purposes only and not indicative of any investment. Account value in this example assumes a 7% annual return. Source: J.P. Morgan Asset Management.

Compounding refers to the process of earning return on principal plus the return that was earned earlier.



**Guidance
Point** RETIREMENT
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