

Waiting for higher interest rates? It could cost you!

You already know that the interest rate your money earns plays a big role in how much you accumulate, but did you know that when you start earning interest may be just as important?

What can waiting cost you in the long run?

The following example shows how waiting just one or two years can have a big impact on the interest rate your money would need to earn to make up for the lost time.

Customer Profile

Liquid Assets: \$100,000

Goal: Grow and protect assets

Time Horizon: 5+ years

Plan: Wait to invest until interest rate rises

If you started earning interest on \$100,000	Value at Year End				
	Year 1	Year 2	Year 3	Year 4	Year 5
Today at 3.00%	\$103,000	\$106,090	\$109,273	\$112,551	\$115,927
In one year at 3.75%	—	\$103,750	\$107,641	\$111,677	\$115,865
In two years at 5.00%	—	—	\$105,000	\$110,250	\$115,763
In three years at 7.65%	—	—	—	\$107,650	\$115,885
In four years at 15.75%	—	—	—	—	\$115,750

You can see that starting to earn 3.00% today will increase \$100,000 by approximately the same amount as waiting to invest \$100,000 at 3.75% a year from now or at 15.75% four years from now. Buying an annuity at current rates could be more beneficial than waiting to see if rates increase.

For advice tailored to your specific circumstances, contact your financial professional.

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