Time is money

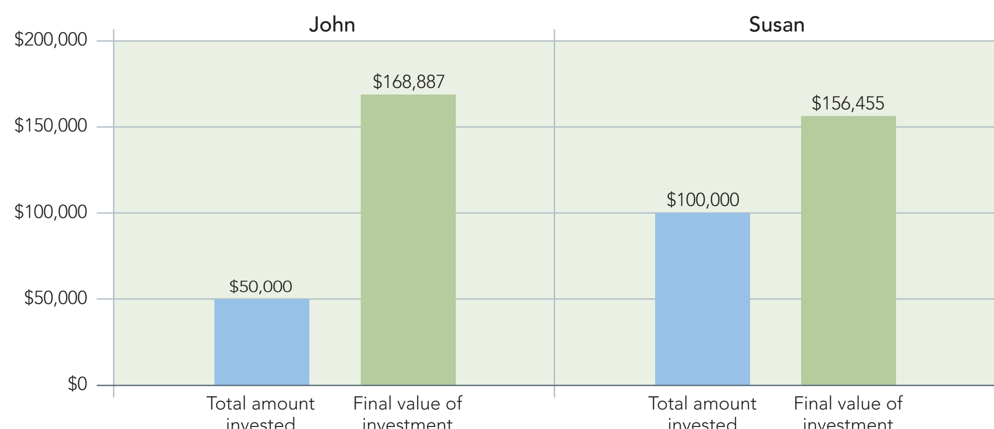
It's easy to put off investing. The common perception is that if you don't have enough money to invest now, it's better to contribute more later. But in fact, one of the best ways to build wealth is to start early – even if it's only a small amount.

John makes 10 annual contributions of $5,000 and receives an 8% annual return. He stops investing after 10 years, and holds on to the investment for a further 10 years, at an 8% annual return.

Susan makes 10 annual contributions of $10,000 at an 8% annual return. She ends up with less than John, even though she invested twice as much money, because she started later and invested for a shorter period.

So, the sooner you invest, the more time your money has to grow and benefit from the power of compounding.

The power of compounding



	John	Susan
Years contributed	10	10
Years invested	20	10
Total amount contributed	$50,000	$100,000
Total amount at the end of the period	$168,887	$156,455

This example assumes an 8% annual return during years invested.

Read a fund's prospectus and consult your financial advisor before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions, and may experience a gain or loss. Compound growth calculations are used only for the purpose of illustrating the effects of compound growth and are not intended to reflect future values of any mutual fund or returns on investment in any mutual fund.

Proud to sponsor

© 2005-2007 FMR Corp. All rights reserved. Reproduction in whole or in part by any means without prior written consent from Fidelity Investments is forbidden.

Third party trademarks are the property of their respective owners.
All other trademarks are the property of FMR Corp.

03/07 SAL 7161 61.106115E