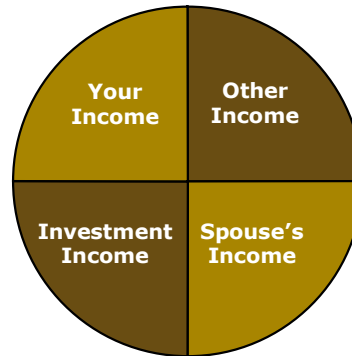


How Much Will You Earn in a Lifetime?

Earning Power:

Your earning power - your ability to earn an income - is your most valuable asset.



Few people realize that a 30-year-old couple will earn 3.5 million dollars by age 65 if their total family income averages \$100,000 for their entire careers, without any raises.

How Much Will You Earn in a Lifetime?

| Years to Age 65 | Your Future Earning Power If Your Family Income Averages: | | | |
|-----------------|--|-------------|--------------|--------------|
| | \$50,000 | \$100,000 | \$250,000 | \$500,000 |
| 40 | \$2,000,000 | \$4,000,000 | \$10,000,000 | \$20,000,000 |
| 35 | 1,750,000 | 3,500,000 | 8,750,000 | 17,500,000 |
| 30 | 1,500,000 | 3,000,000 | 7,500,000 | 15,000,000 |
| 25 | 1,250,000 | 2,500,000 | 6,250,000 | 12,500,000 |
| 20 | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 |
| 15 | 750,000 | 1,500,000 | 3,750,000 | 7,500,000 |
| 10 | 500,000 | 1,000,000 | 2,500,000 | 5,000,000 |
| 5 | 250,000 | 500,000 | 1,250,000 | 2,500,000 |

How much of this money will be available to you when you retire?

What will happen to your standard of living when your income ceases at retirement?