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Does It Matter When You Contribute to an IRA?

When contributions to an IRA are consistently made at the beginning of the year rather than at the end, the funds have an extra 12 months in which to grow. Over a period of years there may be a substantial difference in the amount accumulated.

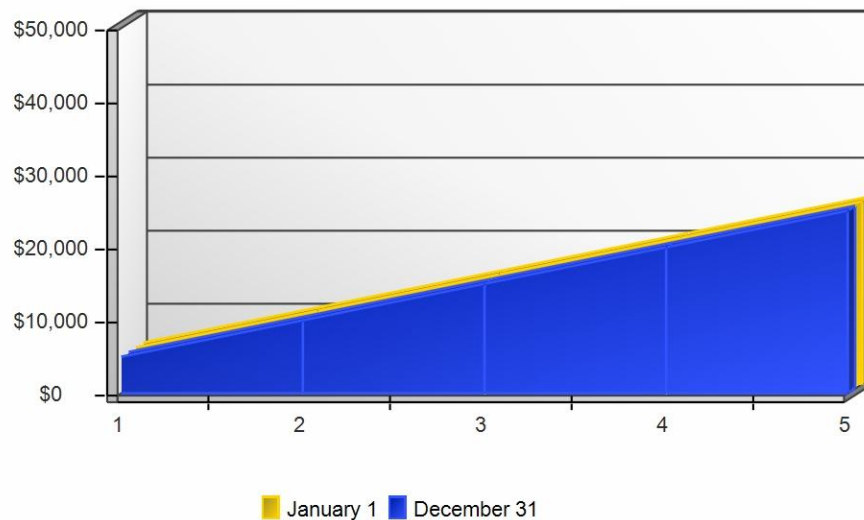
Assumptions:

Annual contribution: 5,000

Annual growth rate:¹ 0

Number of Years from the Beginning of the First Year	Contribution Made Jan. 1	Contribution Made Dec. 31	Increase in Amount Accumulated
5	\$25,000	\$25,000	0

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Values shown in this presentation are hypothetical and not a promise of future performance.

¹ Growth is compounded annually. The rates of return used in this illustration are not indicative of any actual investment and will fluctuate in value. An investment will not provide a consistent rate of return; years with lower (or negative) returns than the hypothetical returns shown may substantially affect the scenario presented.