Your Investing Questions Answered

When should I start saving for retirement?

The sooner you start, the sooner you begin to take advantage of compounding interest. The power of compounding means that your deposits earn interest, and the interest earned is reinvested to increase the amount of money earning interest. Your money essentially works for you. If you have trouble saving money on a regular basis, you may try direct payroll deductions to contribute to a retirement savings plan. It's fairly straightforward and good advice: the sooner you start saving for retirement, the more you will have when you retire, and the sooner you will be able to retire. Remember, consult with a professional and carefully consider your investment options, especially when saving for your retirement.

> -Terry Hahn, Registered Representative Friendship Securities & Investments



We're your local investment source - and we are easy to reach. Just call 877-667-5101 for a real voice (no buttons to push!), or find us online at www.friendshipsecurities.com. You can always Rely on Friendship.

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