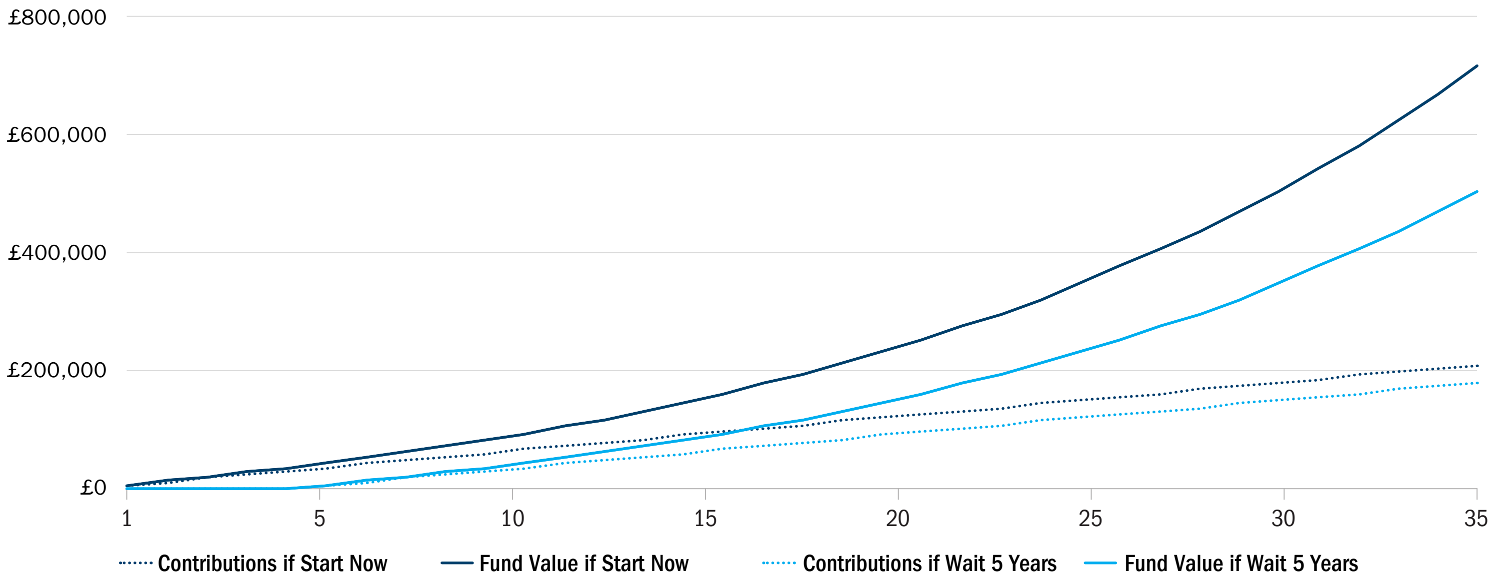
COLUMBIA THREADNEEDLE INVESTMENTS

Understand the cost of delay

With competing demands on our finances, it can be easy to put off planning for longer-term goals like retirement. However, when investing, time can really work in our favour. Starting earlier allows greater potential for investment growth **and** for that growth to benefit from the effects of compounding. A 5-year delay will have a significant impact on the value of your retirement pot.



Figures assume a 6% annual growth rate after charges and contributions remain level throughout the term.

For professional investors only

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Investing £500 pm from 30 until age 65 would provide a retirement pot of:

£715,916.93

Waiting 5 years and investing £500 pm from 35 until age 65 would would provide a retirement pot of only:

£504,768.81

The first 5 years missed are worth over £200,000 but would have required only £30,000 in monthly contributions.

Waiting 5 Years would mean:
- £211,148.12 less in the pot
- Almost 30% worse off in retirement

Or to make up the shortfall from 35:
- Increase contributions to £709 per month
- An increase of 42%

Cost to catch up from 35:
- £500 pm from 30 to 65 = £210,000
- £709 pm from 35 to 65 = £255,240
- An additional £45,240