

Start investing

FOR THE FUTURE...NOW

Experienced investors make time their ally. The sooner you start investing, the greater the chance that you'll enjoy a comfortable retirement. Consider this example:

Investor A starts investing at age 32, putting \$4,000 into his IRA for each of the next 10 years. Then he stops, and lets his account grow tax-deferred until he's 62.

Investor B waits until age 42, then invests \$4,000 a year for the next 20 years, until age 62.

Investor B ends up contributing twice as much money as Investor A. But because he starts saving earlier, Investor A ends up with an additional \$94,000. That's the value of starting to invest as early as possible.

THE KEY TO INVESTING IS STARTING EARLY

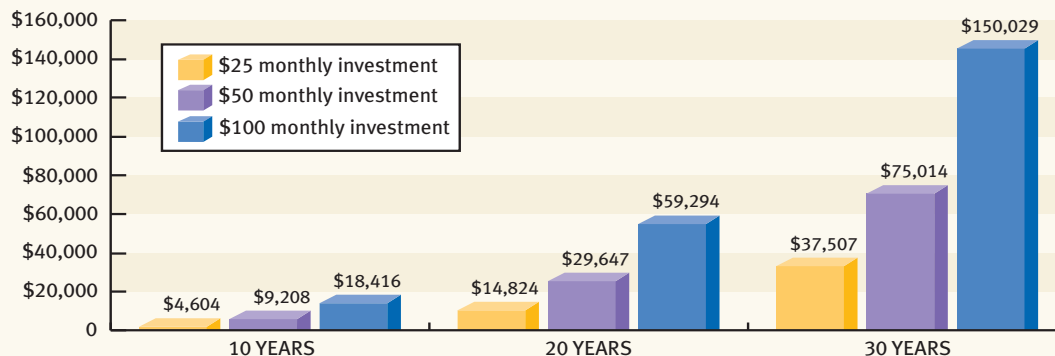
	STARTS INVESTING AT AGE	STOPS INVESTING AT AGE	ANNUAL INVESTMENT	TOTAL YEARS INVESTED	TOTAL AMOUNT INVESTED	TOTAL ACCUMULATED AT AGE 62
INVESTOR A	32	42	\$4,000	10	\$40,000	\$291,692
INVESTOR B	42	62	\$4,000	20	\$80,000	\$197,692

Performance is not guaranteed. This hypothetical example is for illustrative and educational purposes only. It is not representative of the performance of any BB&T Fund and is not intended to be a projection of future values. Mutual funds' rates of return will vary from year to year. This example assumes an annual rate of return of 8%, with all dividends and capital gains distributions reinvested and with no taxes paid until withdrawals are taken. Contributions are made at the beginning of each year. Source: BB&T Asset Management, Inc., 2010.

A RELATIVELY SMALL INVESTMENT COULD GROW TO A SUBSTANTIAL SUM

Fortunately, getting started doesn't take a lot of money, just a commitment to investing regularly. The chart below shows how a retirement account could have grown over the past 30

years with as little as \$25 invested each month. Increasing the monthly investment could potentially produce greater returns.



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