

# What can waiting cost you?

With interest rates so low, the prevailing thought is that they will inevitably rise. But how soon will rates rise, and how much?

Perhaps you are holding out for a higher rate. How high of a rate would you need to earn if you wait to start in one or two years just to equal the results you could achieve by starting today? What's the cost of waiting?

**Why delay when you can start earning today?**

## Starting today vs. a delayed start

If you save \$100,000	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Today at 3.00%</b>	\$103,000	\$106,100	\$109,300	\$112,600	\$115,900
<b>If you wait one year, you'd need to get a rate of 3.76%</b>		\$103,800	\$107,700	\$111,700	\$115,900
<b>If you wait two years, you'd need to get a rate of 5.05%</b>			\$105,100	\$110,400	\$115,900

This hypothetical example is for illustrative purposes only and not intended to represent the performance of any specific product. Figures shown to nearest 100.

You will be in the same place five years from now if you start saving today at 3.00% or start two years from now earning 5.05%. Taking a strategic approach to saving today may be more effective than passively waiting for low rates to increase, especially since higher rates in the future are not a sure thing.

**To learn more**, contact your financial professional today.

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