# Time is money.

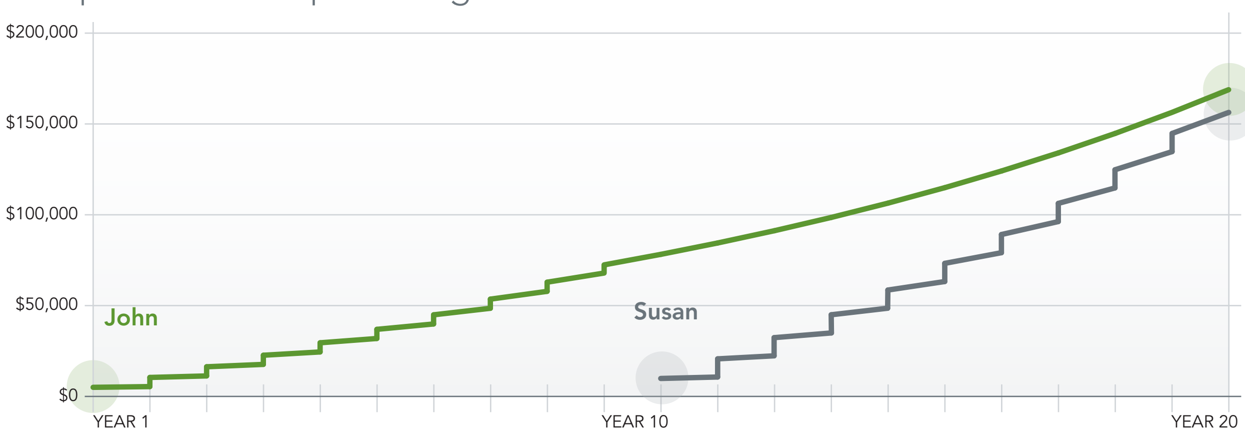
It's easy to put off investing. The common perception is that if you don't have enough money to invest now, it's better to contribute more later. But in fact, one of the best ways to build wealth is to start early – even if it's only a small amount.

John makes ten annual contributions of $5,000 and receives an 8% annual return. He stops investing after ten years, and holds on to the investment for a further ten years, at an 8% annual return.

Susan makes ten annual contributions of $10,000 at an 8% annual return. She ends up with less than John, even though she invested twice as much money, because she started later.

So the sooner you invest, the more time your money has to grow and benefit from the power of compounding.

## The power of compounding




| | John | Susan |
|---|---|---|
| Years contributed | 10 | 10 |
| Years invested | 20 | 10 |
| Total amount contributed | $50,000 | $100,000 |
| Total amount at the end of the period | **$168,887** | **$156,455** |

This example assumes an 8% annual return during years invested. The rate of return shown is used to illustrate the effects of the compound growth rate and is not intended to reflect future values of the fund or returns on investment in any fund.

Source: Fidelity Investments Canada ULC.

## For more information, ask your advisor or visit *fidelity.ca*

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