



THE POWER OF COMPOUNDING INTEREST

YOU BUILD THE BASE. COMPOUNDING BUILDS FROM THERE.

IF ONE PENNY DOUBLED EVERY DAY FOR 30 DAYS...

DAY

1

\$0.01

Day 1	\$0.01	Day 6	\$0.32
Day 2	\$0.02	Day 7	\$0.64
Day 3	\$0.04	Day 8	\$1.28
Day 4	\$0.08	Day 9	\$2.56
Day 5	\$0.16	Day 10	\$5.12

5

BUILDING THE BASE

Day 11	\$10.24	Day 16	\$327.68
Day 12	\$20.48	Day 17	\$655.36
Day 13	\$40.96	Day 18	\$1,310.72
Day 14	\$81.92	Day 19	\$2,621.44
Day 15	\$163.84	Day 20	\$5,242.88

10

MOMENTUM TAKES OVER

Day 21	\$10,485.76	Day 24	\$83,886.08
Day 22	\$20,971.52	Day 25	\$167,772.16
Day 23	\$41,943.04		

15

THE PAYOFF

Day 26	\$335,544.32	Day 29	\$2,684,354.56
Day 27	\$671,088.64	Day 30	\$5,368,709.12
Day 28	\$1,342,177.28		

20

25

DAY 25 · \$167,772

DAY 26 · \$335,544

DAY 27 · \$671,088

DAY 28 · \$1 MILLION+

DAY 29 · \$2,684,354

DAY 30 · \$5,368,709.12

30



EVERYBODY WANTS DAY 28.

DAY 28 ONLY EXISTS BECAUSE OF DAYS 1 THROUGH 27 — THE HARD WORK.

Your 457(b) won't double every year, but the same rule applies. **Here is the plan:**

THE GOAL

MAX YOUR 457(b)

Work toward the annual limit—roughly 16%–17% of pay for many members. 30 years of consistent contributions:

YOUR CONTRIBUTIONS
≈ \$1.3M

POTENTIAL GROWTH
≈ \$2.2M

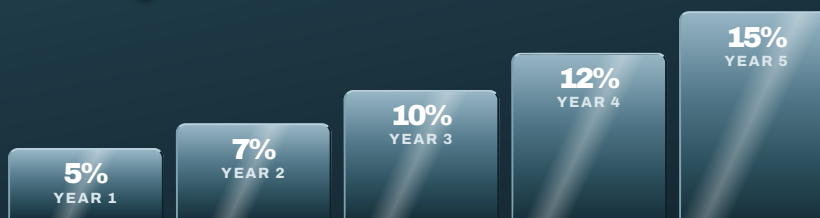
POTENTIAL TOTAL
≈ **\$3.5M**
HYPOTHETICAL · 7% RETURN

For PEPPRA members, the 457(b) must carry a major part of the plan.
EVERY RAISE: INCREASE YOUR CONTRIBUTION FIRST.

2 CAN'T MAX YET? START HERE.

15% IN 5 YEARS IS A GREAT FIRST STEP.

An illustrative 5-year build-up plan. **Every raise is a chance to move up one step**—and keep climbing toward the max.

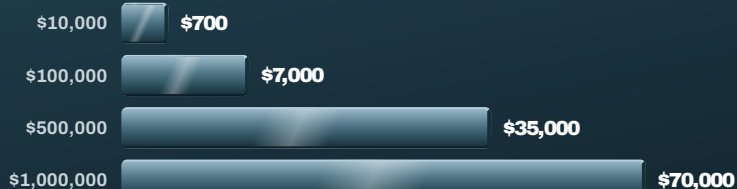


The path can change. The destination should not.

3 BUILD THE FIRST \$100,000

THIS IS WHERE COMPOUNDING STARTS TO FEEL DIFFERENT.

Early on, you do most of the work. As the base grows, the account begins carrying more of the load. A 7% return on:

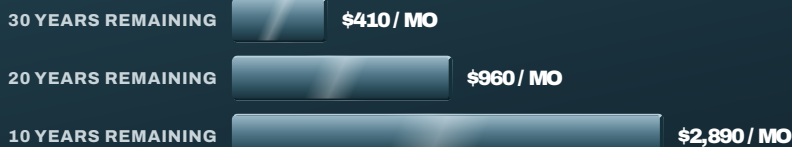


THE RETURN DIDN'T CHANGE. THE AMOUNT WORKING FOR YOU DID.

4 PROTECT YOUR TIME

WAITING DOESN'T REMOVE THE WORK. IT MAKES IT MORE EXPENSIVE.

Monthly savings toward a hypothetical \$500,000 goal at a constant 7% return:



Same \$500,000 goal. Waiting 20 years made the monthly price ≈ 7 × higher.

TIME IS YOUR BIGGEST FRIEND—OR YOUR BIGGEST ENEMY.

Compounding rewards the work you do early—and exposes the work you put off.

READY TO BUILD YOUR PLAN?

CONTACT US TODAY

SERVING CALIFORNIA FAMILIES SINCE 1988



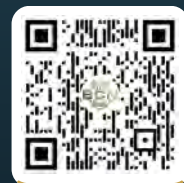
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Hypothetical examples for educational purposes only; they do not represent any specific investment or strategy, and no investment doubles daily or annually. The 30-year example assumes the 2026 457(b) limit of \$24,500 growing 3.8% annually at a constant 7% return; the \$500,000 example assumes a constant 7% return compounded monthly. Figures are rounded and returns are not guaranteed; appropriate contribution rates depend on your compensation, IRS limits, and individual circumstances. Investing involves risk, including possible loss of principal. Securities offered through LPL Financial, Member FINRA/SIPC. Advisory services offered through BCN Financial. Advisory assets are custodied at Charles Schwab & Co., Inc.