Notes from Guest Speaker:

David Goss • 805-698-8511 • davidgoss@planmembersec.com

Individual Stocks (higher potential intersest, higher risk)

Mutual Funds (moderate risk, avearge 7 - 10% interest)

Bank Savings (low risk/low return - average .00 - .1% interest)

- Level of risk you take on should depend on your age and it is key to worth a financial advisor you trust.
- Rule of 72 Divide interest rate into 72 to determine length of time it'll take your investment to double: Example, at 8% interest rate, it will take 9 years to double
- Value of early investments example, if you invest \$100/month
 - o Starting at:
 - Age 55 = \$18.000 at age 65
 - Age 45 = \$57,000 at age 65
 - Age 35 = \$141,000 at age 65
 - Age 25 = \$324,000 at age 65