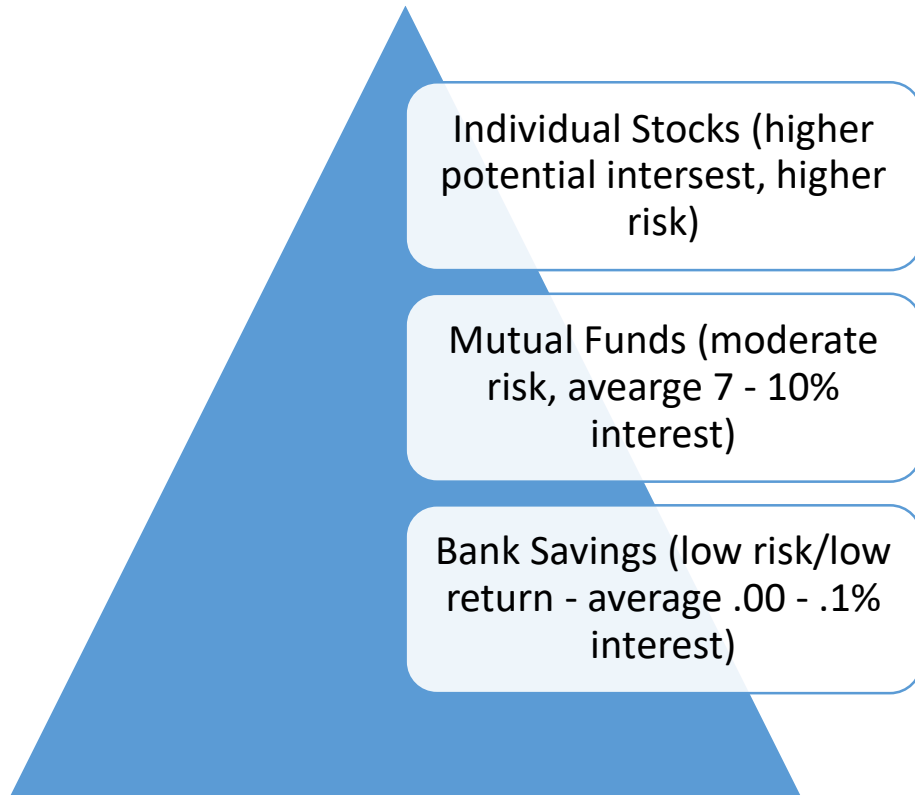


Notes from Guest Speaker:

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- 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
 - 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