

Two different paths

The more you have when you're young, the better

First option: Invest S\$500 a month from age 26 to 60

AGE	PORTFOLIO (\$\$)
26	6,000
30	32,498
35	72,037
40	120,142
45	178,668
50	249,875
55	336,510
60	441,913

Result: Can spend S\$737 a month in today's dollars from age 60

Assumptions: 4% annual return, 2% inflation

Second option: Invest S\$150,000 at age 30, no further additions

AGE	PORTFOLIO (\$\$)
26	0
30	150,000
35	182,498
40	222,037
45	270,142
50	328,668
55	399,875
60	486,510

Result: Can spend S\$895 a month in today's dollars from age 60