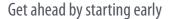
THE POWER OF COMPOUND INTEREST





Investing can be overwhelming, especially for young investors. The table below shows a hypothetical scenario of two investors over a 40-year period. Because of the power of compound interest, the sooner you start, the greater the advantage you will have.

CONTRIBUTIONS

CONTRIBUTIONS		
Year	Investor A	Investor B
1	\$7,000	\$0
2	\$7,000	\$0
3	\$7,000	\$0
4	\$7,000	\$0
5	\$7,000	\$0
6	\$7,000	\$0
7	\$7,000	\$0
8	\$7,000	\$0
9	\$7,000	\$0
10	\$7,000	\$7,000
11	\$0	\$7,000
12	\$0	\$7,000
13	\$0	\$7,000
14	\$0	\$7,000
15	\$0	\$7,000
16	\$0	\$7,000
17	\$0	\$7,000
18	\$0	\$7,000
19	\$0	\$7,000
20	\$0	\$7,000
21	\$0	\$7,000
22	\$0	\$7,000
23	\$0	\$7,000
24	\$0	\$7,000
25	\$0	\$7,000
26	\$0	\$7,000
27	\$0	\$7,000
28	\$0	\$7,000
29	\$0	\$7,000
30	\$0	\$7,000
31	\$0	\$7,000
32	\$0	\$7,000
33	\$0	\$7,000
34	\$0	\$7,000
35	\$0	\$7,000
36	\$0	\$7,000
37	\$0	\$7,000
38	\$0	\$7,000
39	\$0	\$7,000
40	\$0	\$7,000
Total Contributions	\$70,000	\$217,000
Ending Balance	\$2,345,689	\$1,483,432

Source: Bloomberg, Morningstar, First Trust Advisors. A 10.3% rate of return was used, which is the 98-year average annual return of the S&P 500 Index. **The hypothetical results shown do not reflect actual investment results and are not a guarantee of future results.** For illustrative purposes only and not indicative of any actual investment. The S&P 500 Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. Index returns do not reflect any fees, expenses, or sales charges. Investors cannot invest directly in an index.

The information presented is not intended to constitute an investment recommendation for, or advice to, any specific person. By providing this information, First Trust is not undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the Internal Revenue Code or any other regulatory framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.