

**Savings Growth Chart: Assumes \$25 initial deposit; 30 year term at 5.00% APR; Goal \$100,000!**

<b>Your Voyager IRA</b>	<b># Months</b>	<b>Amount per Month</b>	<b>Balance</b>	
Start your savings plan while young with \$25 plus a small monthly contribution of \$10	30	\$10	\$345	After 2 1/2 years
After 30 months of successful saving, increase your monthly contribution to \$25	30	\$25	\$1,185	After 5 years
Now you are rolling! After five years, double your contribution to \$50 per month	60	\$50	\$4,904	After 10 years
After that big raise at work, double your monthly contribution again to \$100 for the next ten years	60	\$100	\$13,055	After 15 years
You are halfway to retirement and now it's time to get serious! Set aside \$275 per month to meet your \$100,000 goal!	180	\$275	\$100,584	After 30 years

**Voyager IRA** is an Idaho Individual Retirement Account (IRA) designed for first-time savers and those of modest means. You can open a Voyager Account with a low minimum deposit of only \$25 to \$100. Watch your savings grow as you make the required monthly deposits of \$10 to \$50 and take advantage of compounding dividends.

**Benefits include:**

- Earning one of Idaho's highest dividend rate
- Fixed 30-month term (a penalty may be imposed for withdrawals before maturity)
- Can be opened as Traditional or Roth IRA plan
- Transfers to a Money Market IRA Account at maturity

