

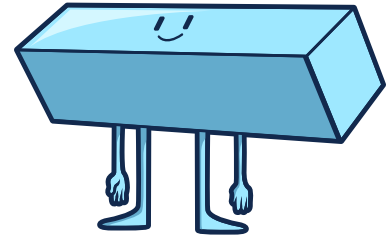
# REFINANCE NOW

GET **FINANCIAL FREEDOM** LATER

Mortgage rates have stayed at or near record lows, making it a great time to refinance. Even if you closed last year, you could still lock in a new rate right now. A lower rate means lower payments, instantly freeing up extra cash for savings or investments.

## HERE'S THE MORTGAGE MATH

LET'S SAY YOU REFINANCED AND SAVED **\$300** ON YOUR MONTHLY PAYMENT.



### EXAMPLE 1

Keep the \$300/month savings in the bank.

**ADDS UP TO \$108,000**

in savings over 30 years\*

### EXAMPLE 2

Invest the same \$300/month savings in a mutual fund (8% average annual rate of return).

**ADDS \$422,565 MORE**

to your net worth over 30 years\*

## START TODAY AND START SAVING SOONER



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