

How Does Your Money Grow?

An Interest Rate Reference Guide

This chart below offers a quick visual primer on how different interest rates can drive the growth of funds in interest-bearing accounts. Using a hypothetical \$100,000, you can track how this amount grows over time under different interest rate scenarios.¹

Rate of Return	Value after 3 years	Value after 5 years	Value after 7 years	Value after 10 years
0.50%	\$101,507.51	\$102,525.13	\$103,552.94	\$105,114.01
1.00%	\$103,030.10	\$105,101.01	\$107,213.54	\$110,462.21
1.50%	\$104,567.84	\$107,728.40	\$110,984.49	\$116,054.08
2.00%	\$106,120.80	\$110,408.08	\$114,868.57	\$121,899.44
2.50%	\$107,689.06	\$113,140.82	\$118,868.58	\$128,008.45
3.00%	\$109,272.70	\$115,927.41	\$122,987.39	\$134,391.64
3.50%	\$110,871.79	\$118,768.63	\$127,227.93	\$141,059.88
4.00%	\$112,486.40	\$121,665.29	\$131,593.18	\$148,024.43
4.50%	\$114,116.61	\$124,618.19	\$136,086.18	\$155,296.94
5.00%	\$115,762.50	\$127,628.16	\$140,710.04	\$162,889.46
5.50%	\$117,424.14	\$130,696.00	\$145,467.92	\$170,814.45
6.00%	\$119,101.60	\$133,822.56	\$150,363.03	\$179,084.77
6.50%	\$120,794.96	\$137,008.67	\$155,398.65	\$187,713.75
7.00%	\$122,504.30	\$140,255.17	\$160,578.15	\$196,715.14
7.50%	\$124,229.69	\$143,562.93	\$165,904.91	\$206,103.16
8.00%	\$125,971.20	\$146,932.81	\$171,382.43	\$215,892.50

Example shown for illustrative purposes only and does not reflect any specific product or investment. It is intended to illustrate the effects of compound interest only. Figures do not reflect taxes or fees which would reduce the values shown here

¹ Source: <https://www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator>

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