HOORVIA ? RULE OF 72 COMPOUND TABLE

Quick Reference Cheat Sheet · US Letter & A4 Printable

Reference Charts · Sheet #1307

Annual Compound Return Rate (r)	Rule of 72 Doubling Time (Years)	Exact Logarithmic Doubling Time (ln 2 / ln(1+r))	Rule of 72 Estimation Error (%)	Growth of $10,000 Investment After 24 Years	Typical Benchmark Asset Class / Financial Vehicle
2.0% Annual Return	36.0 Years (72 / 2)	35.00 Years	+2.8% Error (Slight overestimate)	$16,084 (1.6x baseline)	High-Yield Savings Accounts (HYSA) / Money Market baseline
4.0% Annual Return	18.0 Years (72 / 4)	17.67 Years	+1.8% Error	$25,633 (2.5x baseline)	U.S. Treasury Notes / High-Grade Corporate Bonds
6.0% Annual Return	12.0 Years (72 / 6)	11.90 Years	+0.8% Error	$40,489 (4.0x baseline)	Conservative Balanced Portfolio (60/40 Stocks & Bonds)
7.2% Annual Return (Exact Match)	10.0 Years (72 / 7.2)	9.97 Years	+0.3% Error (Near-perfect accuracy)	$53,109 (5.3x baseline)	Historical S&P 500 Real Return (Inflation-adjusted long term)
8.0% Annual Return	9.0 Years (72 / 8)	9.01 Years	-0.1% Error	$63,412 (6.3x baseline)	Global Total Stock Market Index Fund (VT / Total Market)
10.0% Annual Return	7.2 Years (72 / 10)	7.27 Years	-1.0% Error	$98,497 (9.8x baseline)	Historical S&P 500 Nominal Return (Pre-inflation 192622025)
12.0% Annual Return	6.0 Years (72 / 12)	6.12 Years	-1.9% Error	$152,196 (15.2x baseline)	Aggressive Small-Cap / Technology Sector Growth Equity