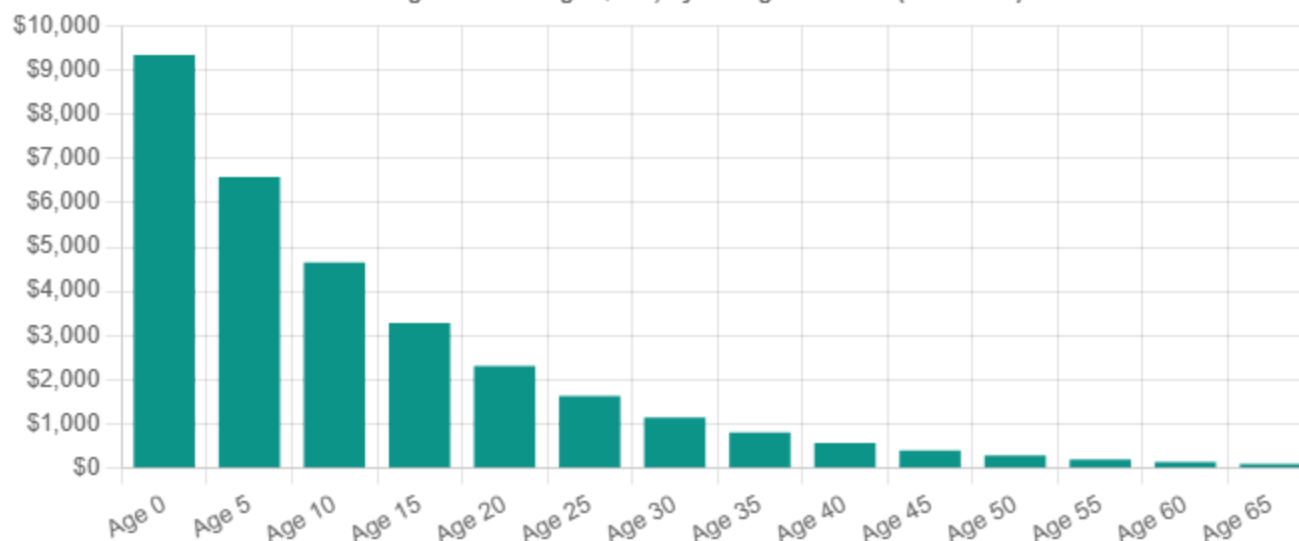


The Power of \$100

A single 100 dollar investment can grow to more than 9,000 dollars by age 65, or barely move, and the deciding factor is when you invest it.

Invest 100 dollars once and leave it alone until you are 65. How much you end up with depends far less on the 100 dollars and far more on the age you start. This is the same money, growing for a different number of years.

Value at age 65 of a single \$100, by the age invested (7% return)



Age invested	Years to 65	Value at 65
0	65	\$9,339
5	60	\$6,588
10	55	\$4,647
15	50	\$3,278
20	45	\$2,312
25	40	\$1,631
30	35	\$1,151
35	30	\$812
40	25	\$573
45	20	\$404
50	15	\$285
55	10	\$201
60	5	\$142
65	0	\$100

Reading the chart

Each bar is a single 100 dollar investment, made once at that age and held to 65 at a 7 percent annual return. Invested at birth, that 100 dollars becomes about 9,339 dollars.

Invested at 20, it reaches about 2,312 dollars. Invested at 40, about 573 dollars. Invested at 60, it barely grows.

The amounts are not evenly spaced. Each extra decade of waiting roughly halves the ending value, because the years you give up are the final, steepest years of compounding. Slide the return rate to see the gap widen at higher returns and narrow at lower ones.

Methodology

Every bar comes from the same engine as the site calculators. A 100 dollar lump sum is grown with monthly compounding for the number of years between the starting age and 65, with no further contributions. Growth is the ending value minus the original 100 dollars.

The default return is 7 percent, a common long-run planning figure for a diversified portfolio. It is an assumption, not a promise, so treat the exact dollar amounts as illustrative and the shape of the chart as the real lesson.

Key takeaway. Waiting a decade to invest the same 100 dollars roughly halves what it becomes. Starting early is the cheapest advantage in investing.

Assumptions

- One 100 dollar investment is made once at each starting age and never touched again. No money is added later.
- It grows at a steady 7 percent a year with monthly compounding, held until age 65. You can change the rate below.
- The figures ignore taxes, fees, and inflation, so real spending power at 65 would be lower.

Sources

- U.S. SEC Investor.gov, compound interest calculator and long-term investing

Educational only. Not financial, tax, or investment advice. Figures use the assumptions stated above and ignore taxes, fees, and inflation unless noted.