The Rule of 72

Ever wonder how long it takes to double an initial investment? It may sound like just fun cocktail chatter, but the Rule of 72 actually helps you calculate that.

Let's look at an example: Perhaps you have money invested in a five-year CD which was yielding about 2.8% as of August 2009.[1] How long would it take to double that investment assuming you reinvest all earnings? The Rule of 72 states that you divide the number 72 by the hypothetical rate of return: 72/2.8 = nearly 26 years.

However, if your money is invested in a mix of stocks and bonds, with a hypothetical return of 5%,[2] then the number of years it would take to double an initial investment would take considerably less time. Again, it's just 72/5 = about 14 years.

The chart demonstrates this relationship between hypothetical rates of return and number of years it would take to double an initial investment, assuming you reinvest all earnings. On the one hand, CD rates may be fixed and CDs may be insured by the FDIC, but they have historically offered relatively low returns. On the other hand, stocks and bonds have historically provided higher rates of return, but come with higher risks of loss. Similarly, fund yields and returns may fluctuate and fund shares are not insured. Fixed income investing entails credit risks and interest rate risks. When interest rates rise, bond prices generally fall, and fund share prices can fall. Still, you may be risking the possibility of NOT reaching your goals if you stick with low yielding investments such as CDs.

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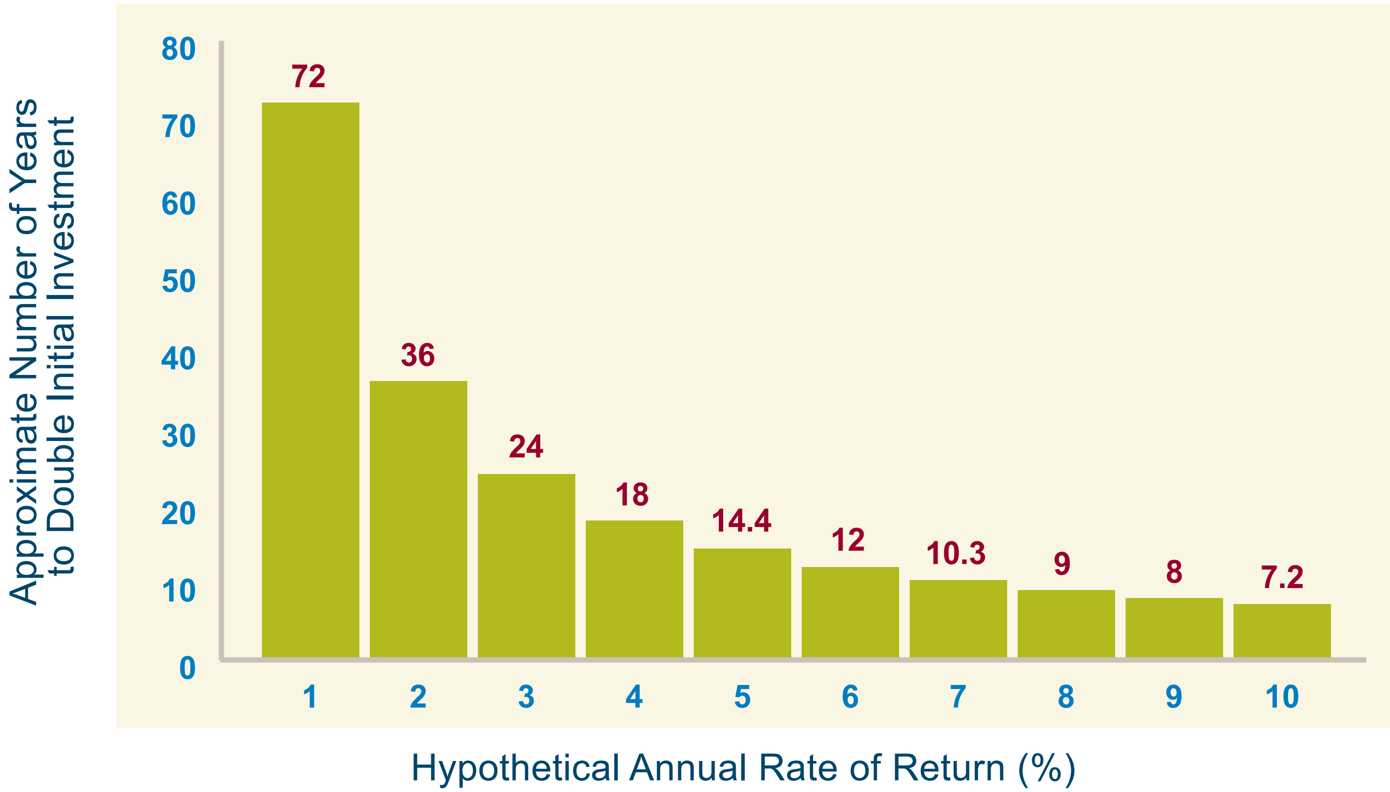
1. Bankrate.com, August 2009.
2. Stocks, as measured by the S&P 500 Index, had an average annual total return of 11.3% for the 25-year period ended 12/31/08. Bonds, as measured by the Barclays Capital Aggregate Bond Index, had an average annual total return of 8.6% for the same period. **Past performance does not guarantee future results.**

How Long Does It Take to Double an Initial Investment?



Note: Chart illustrates hypothetical investments' earning returns from 1% to10% annually. This example does not predict or depict the performance of any Oppenheimer fund and is shown for illustrative purposes only. This performance information does not show the effects of income taxes on an individual's investment. Taxes may reduce your actual investment returns or any gains you may realize if you sell your investment.

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