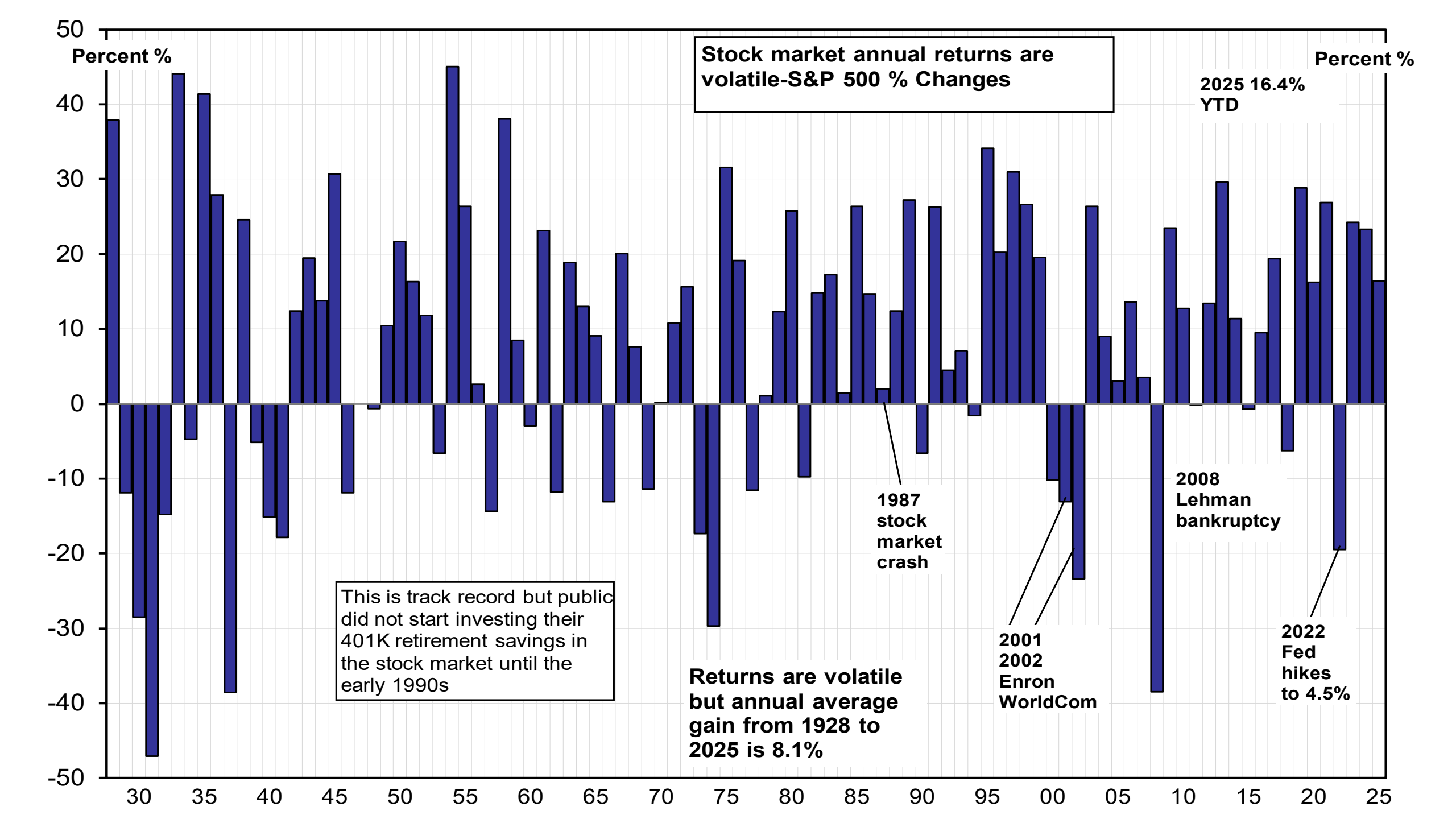

Stock market annual returns are volatile-S&P 500 % Changes
Percent %
Percent %
50
40
30
20
10
0
-10
-20
-30
-40
-50
30
35
40
45
50
55
60
65
70
75
80
85
90
95
00
05
10
15
20
25
2025 16.4% YTD
1987 stock market crash
2008 Lehman bankruptcy
2001 2002 Enron WorldCom
2022 Fed hikes to 4.5%
This is track record but public did not start investing their 401K retirement savings in the stock market until the early 1990s
Returns are volatile but annual average gain from 1928 to 2025 is 8.1%