S&P 500 return planning sheet (PDF)

UXS · https://uxs.nz/indices/what-is-the-average-annual-return-of-the-sp-500-over-10-years/ · 2026-11-10 · Educational only, not financial advice

Use realistic ranges, not a single number.

Inputs

Starting amount and monthly contribution _____

Years invested _____

Scenarios (compound, after costs)

Cautious: 5% a year → value _____

Middle: 8% a year → value _____

Last decade's price return: 13% a year → value _____

Checks

- [ ] Could I hold through a −20% year like 2022 without selling?
- [ ] Fund cost (expense ratio) deducted from each scenario
- [ ] Taxes on dividends and gains considered for my account type
- [ ] I use compound, not simple average, returns

Sources: FRED: S&P 500 (SP500); Investor.gov: Compound interest calculator; FRED: Nasdaq-100 Index (NASDAQ100). Full explanation and links: https://uxs.nz/indices/what-is-the-average-annual-return-of-the-sp-500-over-10-years/

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