

SOUND STRATEGIES

The math of rebounds

The stock market has its ups and downs. Generally, people who invest there have a time horizon and risk tolerance that allows them to stomach the ride. Regardless, market losses can be tough to deal with and also seem difficult to recover from.

Just how long does it take to rebound after a market loss?

Loss	Recovery needed
10%	11.1%
15%	17.6%
20%	25.0%
25%	33.3%
30%	42.9%
35%	53.8%
40%	66.7%
45%	81.8%
50%	100%

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The math of rebounds isn't even, meaning if you experience a 20% loss, you aren't made whole by a 20% gain. You actually have to earn 25% to get back to where you were. The greater the loss, the greater the recovery needed. This is something all investors should consider when deciding to invest in the stock market.

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