Fidelity INVESTMENTS

MONEY GAINS MAKING IT COUNT

Lesson 7

Market year summary sheets

Market year summary: Year 1 asset class returns

GENERAL MARKET SUMMARY

The economy is stable with moderate growth. Inflation and interest rates are low, leading to positive returns across most asset classes.

Government bond	**+3%**	International equity fund	**+5%**	Crypto fund	**+20%**
S&P 500 ETF	**+8%**	Corporate bond	**+4%**	Balanced mutual fund	**+6%**
Tech stock	**+10%**	High-Yield Savings Account	**+1.5%**	Real Estate Investment Trust (REIT)	**+7%**
				Emerging market fund	**+12%**

Inflation is **1.8%**. Interest rates remain steady at **2%**.
Optimism supports equity growth.

Market year summary: Year 2 asset class returns

GENERAL MARKET SUMMARY

Global uncertainty causes market volatility. Rising interest rates impact bonds and high-risk assets decline significantly.

Government bond	**+2%**	International equity fund	**-3%**	Crypto fund	**-25%**
S&P 500 ETF	**+6%**	Corporate bond	**+1%**	Balanced mutual fund	**+4%**
Tech stock	**-12%**	High-Yield Savings Account	**+2%**	Real Estate Investment Trust (REIT)	**+1%**
				Emerging market fund	**-10%**

Interest rates increase to **3.5%**. Inflation hits **3.2%**. Caution advised with high-volatility investments.

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Market year summary: Year 3 asset class returns

GENERAL MARKET SUMMARY

The market rebounds after a difficult year. Growth sectors recover, interest rates stabilize, and global confidence improves.

Government bond	**+4%**
S&P 500 ETF	**+12%**
Tech stock	**+18%**

International equity fund	**+9%**
Corporate bond	**+4%**
High-Yield Savings Account	**+1.8%**

Interest rates stabilize at **2.5%**. Inflation lowers to **2%**. Investors regain confidence across most sectors.

Crypto fund	**+10%**
Balanced mutual fund	**+7%**
Real Estate Investment Trust (REIT)	**+5%**
Emerging market fund	**+15%**

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