

# Historical Long-Term Interest Rates

If you're waiting for rates to improve, you might be waiting awhile...

Many investors still fondly remember the double-digit returns on securities they experienced in the late 1970's and early 1980's. Holding on to the past, they refrain from making financial commitments today on long-term obligations in hopes that rates will again rise to the levels of recent decades. But how realistic is this expectation?



The following graph reveals that interest rates have risen above 6% in only 28 out of more than 135 years (20% of the time). Furthermore, only three times in our history have rates dipped below 4% for more than a year. How long did rates remain depressed below 4%?\*



Source: *Irrational Exuberance*, Princeton, 2005

Don't wait for rates to improve! There's no better time than the present to make a long term investment that will pay off in the end. For more information, contact Finn Financial Group today to find out how we can help add stability to your life.

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