

**ETF: DIA**

**End of Year Compounded Rate of Return**

Years	Year End Returns		Our Returns Compounded	B&H Returns Compounded
	Our Returns (%)	Buy & Hold (%)	Starting with \$100,000	Starting with \$100,000
1 2003	17.3	22.1	117301	122100
2 2004	9.7	4.1	128639	127106
3 2005	13.8	-0.6	146354	126343
4 2006	16.2	15.3	170027	145674
5 2007	12.7	6.7	191678	155434
6 2008	22.4	-33.7	234632	103053
7 2009	18.2	18.9	277291	122530
8 2010	8.9	11.1	302054	136131
9 2011	14.0	5.4	344236	143482
10 2012	8.5	7.4	373662	154099
11 2013	37.8	26.1	515076	194319
12 2014	13.5	7.5	584704	208893
13 2015	18.8	-2.2	694481	204298
14 2016	-24.0	13.5	528084	231878
	187.8	101.6		

present: 100000

12.6

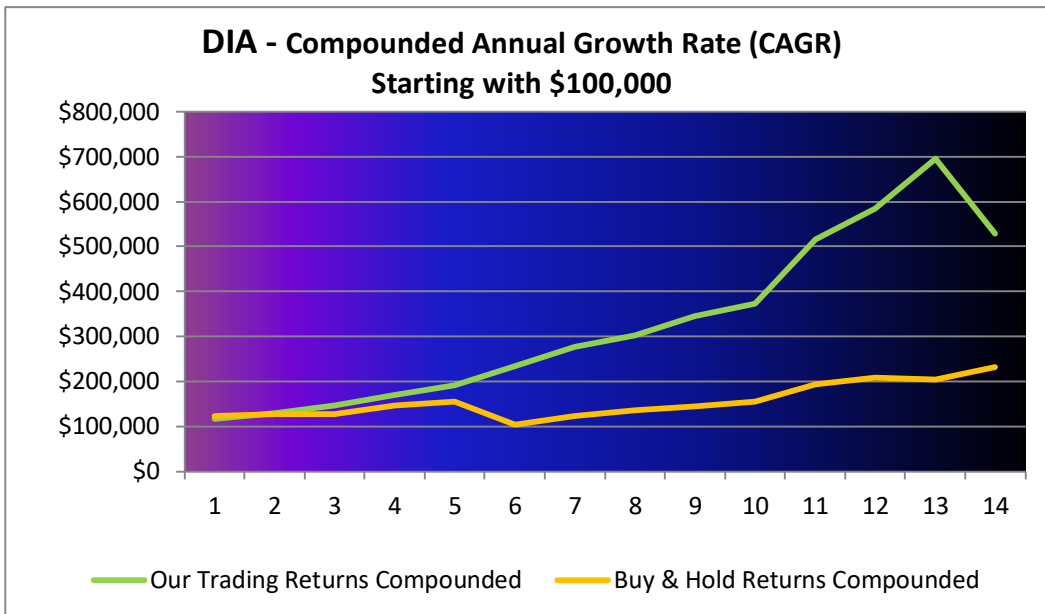
6.2

future: 528084

years: 14

**Compounded Annual Growth Rate: 12.6%**

Using this link: [http://www.moneychimp.com/calculator/discount\\_rate\\_calculator.htm](http://www.moneychimp.com/calculator/discount_rate_calculator.htm)





**ETF: SPY**

**End of Year Compounded Rate of Return**

		Year End Returns		End of Year Compounded Rate of Return	
		Our Returns (%)	Buy & Hold (%)	Our Returns Compounded Starting with \$100,000	B&H Returns Compounded Starting with \$100,000
1	2003	23.0	22.4	122988	122400
2	2004	9.0	10.1	134055	134762
3	2005	15.8	2.8	155290	138536
4	2006	13.1	13.3	175648	156961
5	2007	8.3	2.7	190261	161199
6	2008	22.2	-37.8	232516	100266
7	2009	20.5	23.5	280159	123828
8	2010	5.5	12.8	295454	139678
9	2011	9.0	-0.1	321973	139539
10	2012	4.2	13.6	335656	158516
11	2013	34.2	29.1	450422	204644
12	2014	17.0	11.3	526908	227769
13	2015	16.3	-0.8	612663	225946
14	2016	-21.0	9.6	484281	247637
		177.1	112.5		

present: 100000

11.9

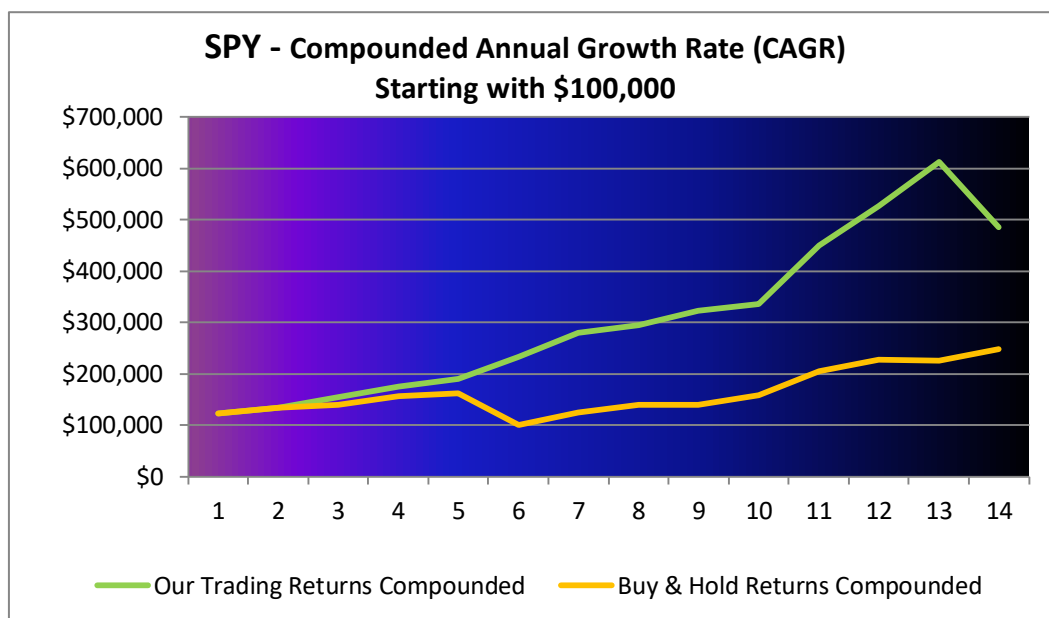
6.7

future: 484281

years: 14

**Compounded Annual Growth Rate: 11.9%**

Using this link: [http://www.moneychimp.com/calculator/discount\\_rate\\_calculator.htm](http://www.moneychimp.com/calculator/discount_rate_calculator.htm)





**ETF: QQQ**

**End of Year Compounded Rate of Return**

Years	Year End Returns		End of Year Compounded Rate of Return	
	Our Returns (%)	Buy & Hold (%)	Our Returns Compounded Starting with \$100,000	B&H Returns Compounded Starting with \$100,000
1 2003	48.2	40.9	148192	140900
2 2004	22.1	12.6	180901	158653
3 2005	18.1	0.5	213706	159447
4 2006	28.7	7	275054	170608
5 2007	22.8	14.8	337802	195858
6 2008	19.1	-40.2	402190	117123
7 2009	26.4	53.8	508412	180135
8 2010	17.4	16.8	596850	210398
9 2011	8.7	4.4	648685	219655
10 2012	1.3	17	656942	256997
11 2013	38.0	34.4	906725	345404
12 2014	23.9	17.3	1123382	405159
13 2015	26.6	8.3	1422053	438787
14 2016	-16.5	5.9	1187891	464675
	284.8	193.5		

present: 100000

20.0

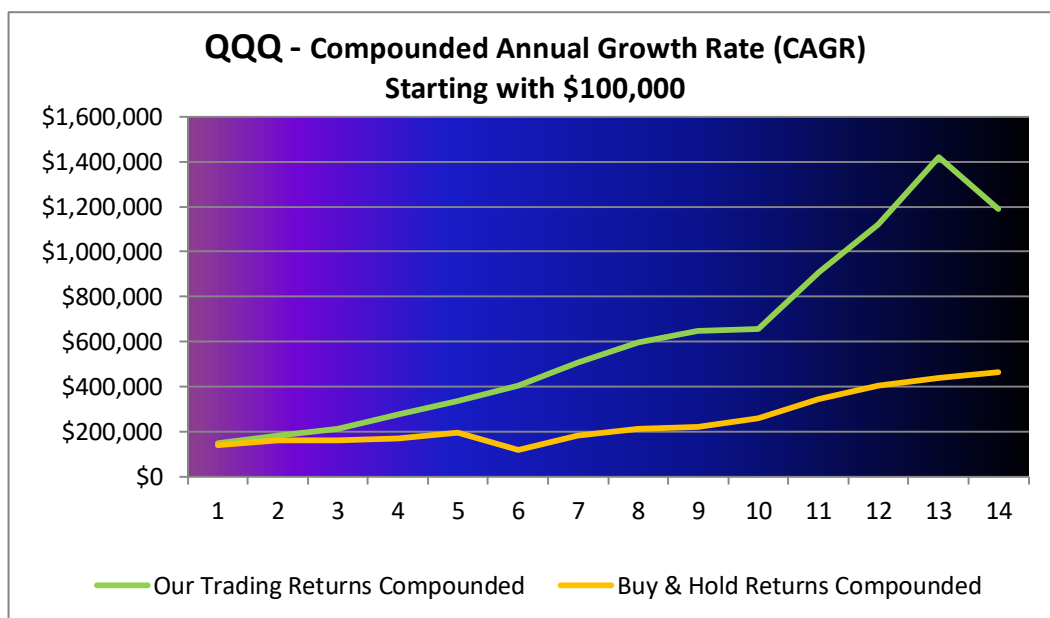
11.6

future: 1287891

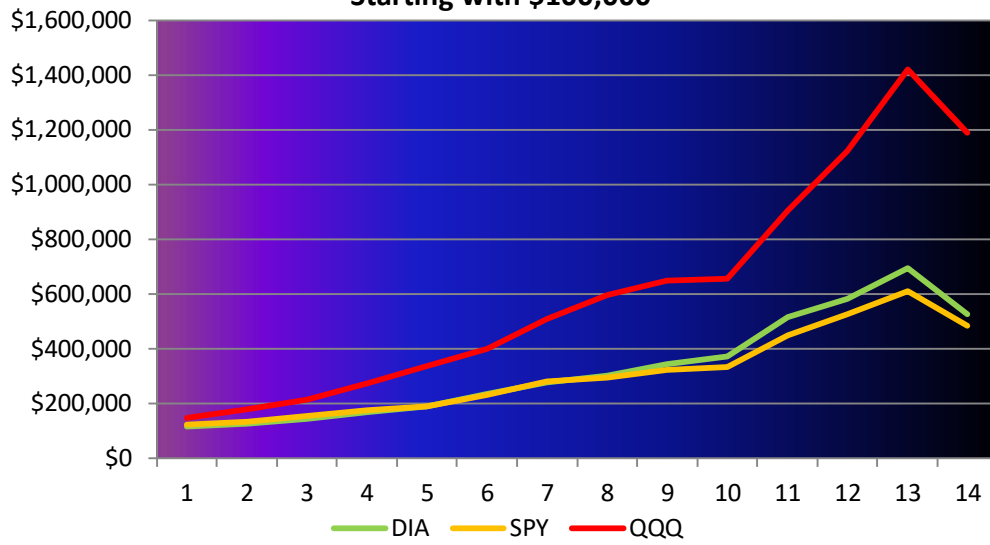
years: 14

**Compounded Annual Growth Rate: 20.0%**

Using this link: [http://www.moneychimp.com/calculator/discount\\_rate\\_calculator.htm](http://www.moneychimp.com/calculator/discount_rate_calculator.htm)



**SMT.EOD - DIA, SPY, QQQ Track Record**  
**Compounded Annual Growth Rate (CAGR)**  
**Starting with \$100,000**



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