

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 2000	37.6	-7.9	137585	92100
2 2001	39.3	-7.4	191723	85285
3 2002	16.4	-12.7	223182	74453
4 2003	14.7	22.1	256079	90908
5 2004	11.7	4.1	286086	94635
6 2005	14.9	-0.6	328797	94067
7 2006	19.2	15.3	392029	108459
8 2007	15.5	6.7	452866	115726
9 2008	29.0	-33.7	584245	76726
10 2009	29.4	18.9	756281	91228
11 2010	9.3	11.1	826328	101354
12 2011	20.6	5.4	996359	106827
13 2012	5.2	7.4	1048202	114732
14 2013	33.8	26.1	1402204	144677
15 2014	14.5	7.5	1605445	155528
16 2015	16.4	-2.2	1869483	152107
17 2016	-19.5	13.5	1505730	172641
	308.0	73.6		

present: 100000

CAGR

17.3

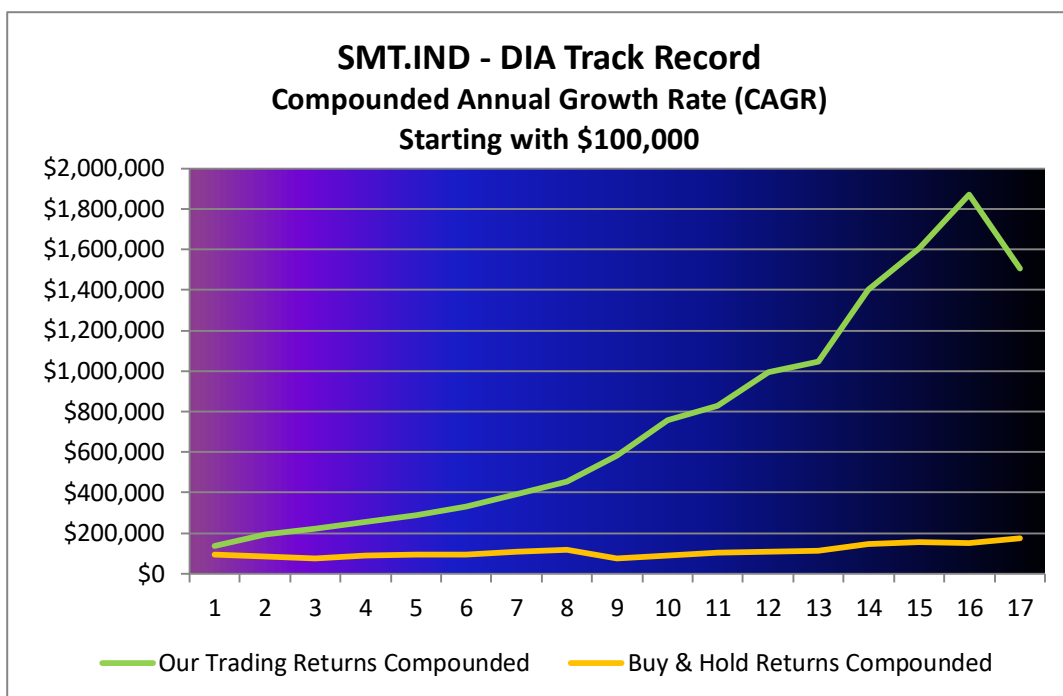
3.3

future: 1505730

years: 17

Compounded Annual Growth Rate: 17.3%

Using this link: http://www.moneychimp.com/calculator/discount_rate_calculator.htm



ETF: SPY

End of Year Compounded Rate of Return

		Year End Returns		Our Returns Compounded	B&H Returns Compounded
Years		Our Returns (%)	Buy & Hold (%)	Starting with \$100,000	Starting with \$100,000
1	2000	31.7	-8.9	131795	91100
2	2001	27.4	-13.6	167760	78710
3	2002	20.7	-20.4	202530	62653
4	2003	15.8	22.4	234566	76688
5	2004	12.2	10.1	263137	84433
6	2005	16.7	2.8	307096	86797
7	2006	14.0	13.3	349963	98342
8	2007	18.8	2.7	415697	100997
9	2008	31.2	-37.8	545289	62820
10	2009	36.2	23.5	742532	77583
11	2010	6.3	12.8	789129	87513
12	2011	16.0	-0.1	915363	87426
13	2012	0.2	13.6	917429	99316
14	2013	30.2	29.1	1194951	128216
15	2014	17.5	11.3	1404616	142705
16	2015	14.3	-0.8	1605757	141563
17	2016	-17.0	9.6	1332838	141563
		292.2	69.6		

present: 100000

16.5

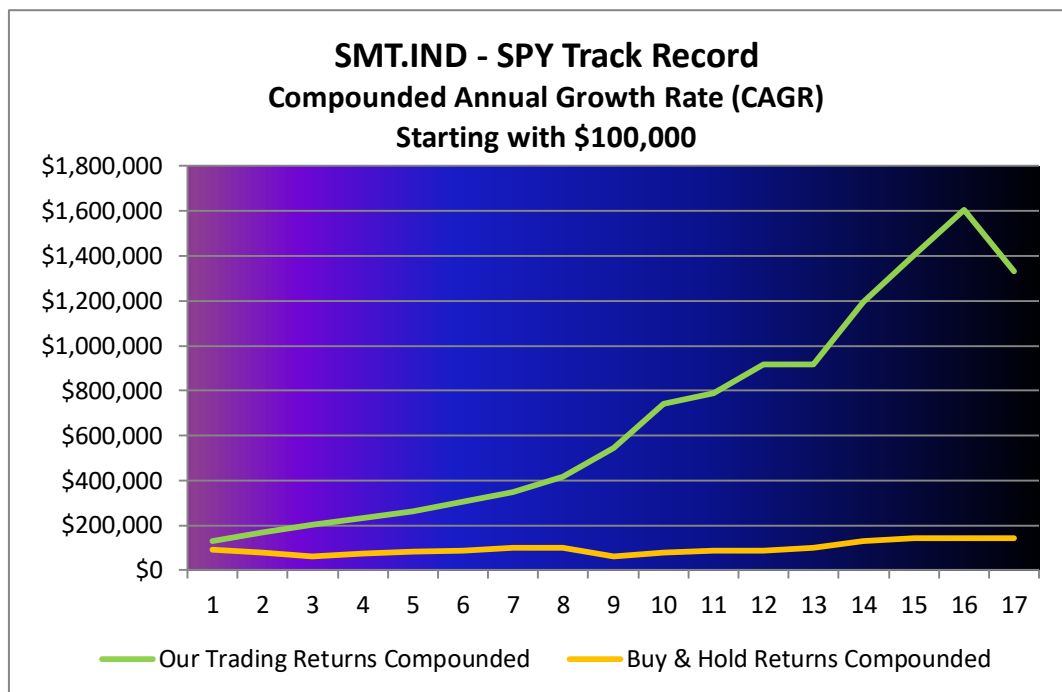
2.1

future: 1332838

years: 17

Compounded Annual Growth Rate: 16.5%

Using this link: http://www.moneychimp.com/calculator/discount_rate_calculator.htm



ETF: QQQ

End of Year Compounded Rate of Return

Years	Year End Returns		Our Returns Compounded	B&H Returns Compoun
	Our Returns (%)	Buy & Hold (%)	Starting with \$100,000	Starting with \$100,000
1 2000	-2.5	-25.9	97463	74100
2 2001	117.6	-38.7	212086	45423
3 2002	46.1	-34.3	309793	29843
4 2003	21.2	40.9	375550	42049
5 2004	11.5	12.6	418636	47347
6 2005	19	0.5	498028	47584
7 2006	34.2	7	668807	50915
8 2007	31.8	14.8	881318	58450
9 2008	23.2	-40.2	1085979	34953
10 2009	37.3	53.8	1490721	53758
11 2010	11.6	16.8	1664151	62789
12 2011	19.6	4.4	1990467	65552
13 2012	1.1	17	2012225	76696
14 2013	33.9	34.4	2694736	103079
15 2014	25.2	17.3	3372581	120912
16 2015	22.8	8.3	4139999	130948
17 2016	-12.5	5.9	3622435	138674
	441.1	94.6		

present: 100000

23.5

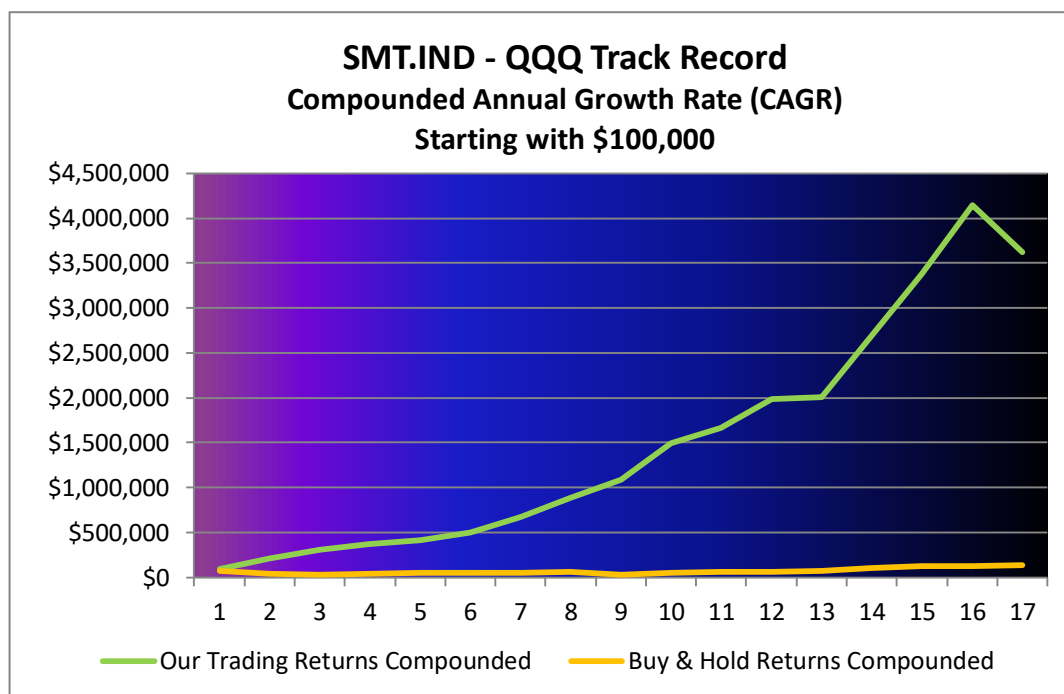
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future: 3622435

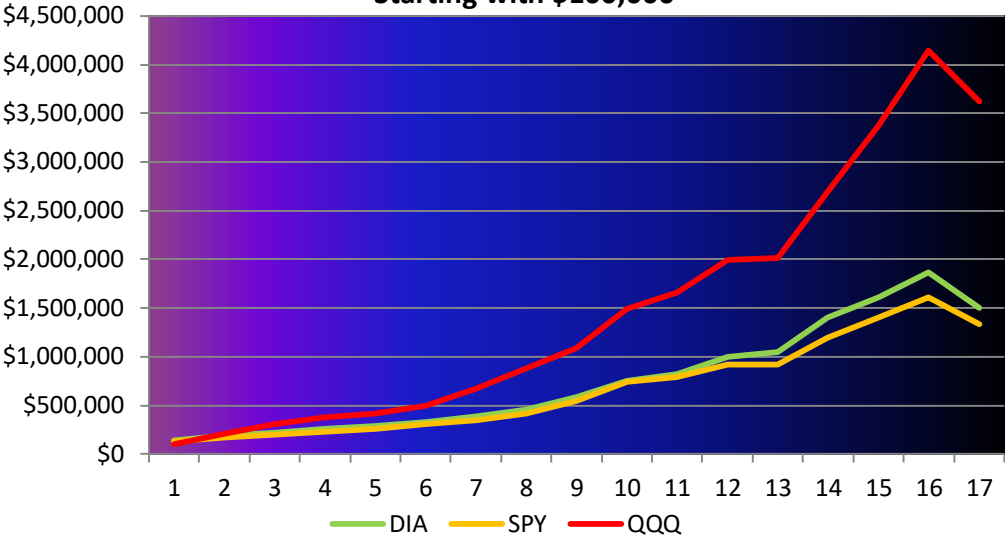
years: 17

Compounded Annual Growth Rate: 23.5%

Using this link: http://www.moneychimp.com/calculator/discount_rate_calculator.htm



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



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