

Commissions would matter. In this day and age, no one should be paying brokerage commissions on their trades. Schwab, for example, not only has commission free trading, but also doesn't have a minimum account!

There are, SEC Regulatory Transaction Fees and Exchange Fees, when you sell. These are very small and you can ballpark two to three cents per thousand dollars. So, if you had a \$50,000 sale, that would be about \$1.00-\$1.50 total regulatory fees. No, that doesn't matter.

I'm just not with you on this one, I assume you're looking at Video 7 - How AA Works Part 3(?). If you give me the Video and the date in question, I can answer the question. Really, there is no need for fractional trading. The number of shares either bought or sold are based on specific formulas. The cash on hand only comes into play when you don't have the funds to buy the amount that AA would like to. In that case, AA will buy all it can with the cash that is available.

I'd suggest looking at the Bonus PDFs on the "Buy on the First of Every Year" page and also the "AA On Steroids" page. Be sure to listen to the audio file. You can follow line by line, and see the notes on the left for each trade.

On adding funds. That "AA On Steroids" page covers trashing AA+ and just add funds annually. There are so many variables, I can't cover them all. I can actually make AA do a bit better than published, but, the number of trades starts to get stupid high. My goal was to maximize gain without trading too much. I did a test where I started with a very low number, and added \$100 each month. Percentage wise, it worked just as good as a \$50,000 account. But, the problem is, usually, it only bought one share. Every month. There was a tremendous number of trades.

That said, there's a couple of points. First, the short answer is yes, you can add money to the account, do it periodically, whatever. It won't mess up the calculations. A person could always put \$100 into the account each month, (with Schwab, say) and just not book it on AA. Then after four months, log \$400 onto AA and buy whatever it tells you to. Keep in mind I have it set up the way it is to eliminate all the coulda, shoulda, I'm scared, I'm greedy - rewatch the first video - all of this will be good sometimes and be bad sometimes. In the "AA On Steroids" page, if one was going to do the ROTH max every year, I showed it being done all at once, on the first of the year. What about dividing it by 3 and putting a bit in very four months. Or 12 or on and on and on... Sometimes, one is better, sometimes the other better.

Finally, if you gave me a let's say I started with x, and I put this much in every whatever, I can run a couple studies showing that. I'm actually looking for that. I thought I had a Millennial chick that would give me some real-world thoughts, but she fizzled out. I don't care if it's start with \$1000 and add \$100 each month. Just something that the average person thinks he or she can do, I'll run it and we'll see. Ask more questions, I'm looking for them. Let's clarify question #2. Shoot me a what if?