Recently, the market bottomed on April 7, 2025 and bounced seemingly straight up. Mr. B&H and Mrs. AA somehow managed to buy at this bottom. Keep in mind this position is only seven months old.

Mr. B&H is looking good. That's some serious gains.

								Total A	Amount Co	mmitted:	\$50,000.00		Number of	Shares To	Buy At Start:	100		
					Ruy	& Hold						Initial Acco	ount Plus Ac	dditions:	\$50,000.00	Nu	ımber of Buys:	
					<u>buy</u>	<u> </u>						Highes	t Amount De	eployed:	\$50,150.00	Nι	umber of Sells:	
Ticker:	cker:         SPY         4/7/25         Force # \$501.50         Action         Action         100         \$50,150.00         \$501.50         Action         Cas											Cash	Total Num	ber of Trades:				
Next E	BUY At	Next SELI	L At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				04/07/25		\$501.50	NEW			100	\$50,150.00	\$50,150.00	\$501.50		-\$150.00			
				11/07/25		\$670.97				100	\$67,097.00	\$50,150.00	\$501.50		-\$150.00	\$16,947.00		
																	64.51%	
								Total A	Amount Co	mmitted:	\$50,000.00		Number of	Shares To	Buy At Start:	118		
											+00,000.00							
					D.m.	O. U.ald					400,000.00	Initial Acco	ount Plus Ac	dditions:	\$50,000.00		ımber of Buys:	
					Buy 8	& Hold					-		ount Plus Ac			Nu	ımber of Buys: umber of Sells:	
Ticker:		QQQ		4/7/25	Buy	<b>&amp; Hold</b> \$422.73		Action	Action	118	-		t Amount De	eployed:	\$50,000.00	Nu Nu		
	BUY At	QQQ Next SELI	_ At	4/7/25 <b>Date</b>	Force #		Action	Action Amount	Action Shares	118 Shares	Market Value	Highes	t Amount De	eployed:	\$50,000.00 \$49,882.14	Nu Nu Total Num	umber of Sells:	+/- Cash
			L At		Force # Shares	\$422.73	Action NEW				-	Highes \$49,882.14	t Amount De \$422.73	eployed:	\$50,000.00 \$49,882.14 Cash	Nu Nu Total Num	umber of Sells:	+/- Cash
			L At	Date	Force # Shares	\$422.73 Price				Shares	Market Value	Highes \$49,882.14 Deployed	t Amount De \$422.73 Avg Cost	eployed:	\$50,000.00 \$49,882.14 Cash Available	Nu Nu Total Num	umber of Sells: nber of Trades: Annualized %	+/- Cash
Ticker		000		4/7/25				Action	Action	118		Highes	t Amount De	eployed:	\$50,000.00 \$49,882.14	Nu Nu	umber of Sells:	

Mrs. AA never got a chance to deploy all her funds. She has done some selling. She has about ½ the shares of UPRO she started with and less than ½ of the TQQQ shares that she started with.

As she and her Mr. B&H sit at the kitchen table, they begin to engage in quite a heated debate. Mrs. AA has beat her husband in regards to the annualized percent return. He says yes, but you don't have any shares left. She says markets don't go straight up forever, and she is ready to buy when the market does drop. She tried to show him that on UPRO, she has reduced her cost per share by 65% and has nearly as much cash as she started with - \$45,348 ready to buy. On TQQQ, the shares she has remaining are at a negative cost, and she has more cash than she started with. Mr. B&H doesn't quite know what to think. His eyes are glazed over. He's going back to the couch. Only time will tell.

								Total A	Amount Co	ommitted:	\$50,000.00		Number of	f Shares T	o Buy At Start:	498		
Automs	ated Investi	ng With Disc	rinline		ΛΛ	AUTOMA <sup>.</sup>	TED	The Strat	tegy That Ad	divete Aut	omatically	Initial Acc	ount Plus A	dditions:	\$49,968.82	N	umber of Buys:	
Autome	ateu iiivestii	ig With Disc	apinie.			ALLOCATION	ONS	The outle	egy mac Ac	ajuoto. Aut	omadeany.	Highes	t Amount D	eployed:	\$26,299.38	N	umber of Sells:	6
Ticker:		UPRO		4/7/25	Force #	\$52.81		Action	Action	498		\$26,299.38	\$52.81	Action	Cash	Total Nur	nber of Trades:	6
Next B	SUY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				11/07/25		\$112.05	Sell			254	\$28,460.70	\$4,619.88	\$18.19		\$45,348.94	\$23,840.82		
31 @	\$84.71	24 @	\$131.78														94.52%	
								Total	Amount Co	ommitted:	\$50,000.00		Number of	f Shares T	o Buy At Start:	640		
Autom	atad Invasti	ng With Disc	ninlina		ΛΛ	AUTOMA	TED	The Street	tegy That Ad	diuoto Aut	ometically	Initial Acc	ount Plus A	dditions:	\$49,977.60	N	umber of Buys:	
Autom	ateu mvesti	ing with Dist	cipinie.			ALLOCATI		The Strat	legy Illat At	ajusis. Aut	omaticany.	Highes	t Amount D	eployed:	\$26,304.00	N	umber of Sells:	8
Ticker:		TQQQ		4/7/25	Force #	\$41.10		Action	Action	640		\$26,304.00	\$41.10	Action	Cash	Total Nur	nber of Trades:	8
Next E	BUY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				11/07/25		\$105.78	Sell			275	\$29,089.50	-\$783.51	-\$2.85		\$50,761.11	\$29,873.01		
34 @	\$78.25	26 @	\$121.74														122.38%	

Next, our couple managed to place new positions at the market low of August 5, 2024. Let's take a look at our couple's account on 12/06/2024. This is the first interim top, after AA has completed selling and before any buying takes place.

## Mr. B&H has done well.

						Total A	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	Buy At Start:	98		
			Buy S	& Hold						Initial Acc	ount Plus Ac	dditions:	\$50,000.00	Nu	umber of Buys:	
			<u>buy c</u>	<u>x moiu</u>						Highes	t Amount D	eployed:	\$49,940.80	N	umber of Sells:	
Ticker:	SPY	8/5/24	Force #	\$509.60		Action	Action	98		\$49,940.80	\$509.60	Action	Cash	Total Nun	ber of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24		\$509.60	NEW			98	\$49,940.80	\$49,940.80	\$509.60		\$59.20			
		12/06/24		\$600.51				98	\$58,849.98	\$49,940.80	\$509.60		\$59.20	\$8,909.18		
															62.68%	
·	<u>'</u>		'	'		Total	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	Buy At Start:	116		
			D (							Initial Acc	ount Plus Ac	ditions:	\$50,000.00	Nι	ımber of Buys:	
			Buy 8	<u>&amp; Hold</u>						Highes	t Amount De	eployed:	\$50,161.88	Nı	umber of Sells:	
Ticker:	QQQ	8/5/24	Force #	\$432.43		Action	Action	116		\$50,161.88	\$432.43	Action	Cash	Total Num	ber of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24		\$432.43	NEW			116	\$50,161.88	\$50,161.88	\$432.43		-\$161.88			
		12/06/24		\$523.65				116	\$60,743,40	\$50,161,88	\$432.43		-\$161.88	\$10.581.52		

Once again, Mrs. AA has done better. She's had a few sells, reduced her cost a bit, and added to her cash.

						Total A	Amount Co	mmitted:	\$50,000.00		Number of	f Shares To	o Buy At Start:	413		
ated Investi	na With Discipline.		ΛΑ	AUTOMA	TED	The Strat	egy That Ac	liusts. Aut	omatically.	Initial Acc	ount Plus A	dditions:	\$50,016.78	Nı	umber of Buys:	
	g			ALLOCATI	ONS		og,	.,uo.o. 7.u.		Highes	t Amount D	eployed:	\$26,324.62	N	umber of Sells:	2
	UPRO	8/5/24	Force #	\$63.74		Action	Action	413		\$26,324.62	\$63.74	Action	Cash	Total Nun	nber of Trades:	2
UY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		12/06/24		\$98.52	Sell			333	\$32,807.16	\$19,401.81	\$58.26		\$30,614.97	\$13,405.35	6	
\$64.67	31 @ \$100.62														102.31%	
						Total /	Amount Co	mmitted:	\$50,000.00		Number of	Shares To	o Buy At Start:	497		
tod Invocti	ng With Discipling		ΛΛ	AUTOMA <sup>.</sup>	TED	The Street	ogy That Ad	liuete Aut	omatically	Initial Acco	ount Plus A	dditions:	\$49,972.36	Nι	umber of Buys:	
ileu iiivesiii	ng with Discipline.					The Suau	egy mat Au	ijusis. Aut	omancany.	Highes	t Amount D	eployed:	\$26,301.24	Nr	umber of Sells:	3
	TQQQ	8/5/24	Force #	\$52.92		Action	Action	497		\$26,301.24	\$52.92	Action	Cash	Total Nun	nber of Trades:	3
UY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
									401010	A15 000 10	0.40.07		00404040	045.050.44		
		12/06/24		\$86.87	Sell			357	\$31,012.59	\$15,660.18	\$43.87		\$34,312.18	\$15,352.41		
	\$64.67	WY At Next SELL At \$64.67 31 @ \$100.62  ted Investing With Discipline.	UPRO 8/5/24  UY At Next SELL At Date 12/06/24  \$64.67 31 @ \$100.62  tted Investing With Discipline.  TQQQ 8/5/24  UY At Next SELL At Date	UPRO 8/5/24 Force # Shares  UY At Next SELL At Date Shares  12/06/24  \$64.67 31 @ \$100.62  tted Investing With Discipline.  TQQQ 8/5/24 Force # Shares  UY At Next SELL At Date Shares	UPRO   8/5/24   Force # \$63.74   Shares   Price	Value   Valu	AUTOMATED ALLOCATIONS  UPRO 8/5/24 Force # \$63.74 Action Amount  12/06/24 \$98.52 Sell  \$64.67 31 @ \$100.62  Total Automated Investing With Discipline.  Total Automated Investing With Discipline.  TQQQ 8/5/24 Force # \$52.92 Action Amount  TQQQ 8/5/24 Force # \$52.92 Shares Price Action Amount  TQQQ 8/5/24 Force # \$52.92 Shares Price Action Amount	AUTOMATED ALLOCATIONS  UPRO 8/5/24 Force # \$63.74 Action Amount Shares  12/06/24 \$98.52 Sell  \$64.67 31 @ \$100.62  Total Amount Cotted Investing With Discipline.  TQQQ 8/5/24 Force # \$52.92 Action Amount Shares  TQQQ 8/5/24 Force # \$52.92 Action Amount Shares  TQQQ 8/5/24 Force # \$52.92 Action Amount Shares	ALLOCATIONS  UPRO 8/5/24 Force # \$63.74 Action Amount Shares Shares  12/06/24 \$98.52 Sell 3333  \$64.67 31 @ \$100.62 Total Amount Committed:  AUTOMATED ALLOCATIONS  TQQQ 8/5/24 Force # \$52.92 Action Amount Shares Shares  UY At Next SELL At Date Shares Price Action Amount Shares Shares  AUTOMATED ALLOCATIONS  TQQQ 8/5/24 Force # \$52.92 Action Amount Shares Shares  UY At Next SELL At Date Shares Price Action Amount Shares Shares	AUTOMATED ALLOCATIONS  UPRO 8/5/24 Force # \$63.74 Action Action 413 Shares Price Action Amount Shares Shares Market Value  12/06/24 \$98.52 Sell 333 \$32,807.16  \$64.67 31 @ \$100.62	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  Highes  UPRO UPRO UPRO UPRO UPRO UPRO UPRO UPR	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  UPRO  8/5/24 Force # \$63.74  UY At Next SELL At Date Shares Price Action Amount Shares Shares Market Value Deployed Avg Cost  \$64.67 31 @ \$100.62  Total Amount Committed: \$50,000.00  Number of Automatically.  Highest Amount D  \$63.74  \$58.26  \$64.67 31 @ \$100.62	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  UPRO  8/5/24 Force # \$63.74 Action  With Discipline.  Next SELL At Date Shares Price Action  12/06/24 \$98.52 Sell Sell Sall Sall Sall Sall Sall Sall	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  Initial Account Plus Additions: \$50,016.78  Highest Amount Deployed: \$26,324.62  Very Action Action Action Action Amount Shares Shares Market Value Deployed Avg Cost Override Available  Total Amount Committed: \$50,000.00  Number of Shares To Buy At Start:  Total Amount Committed: \$50,000.00  Number of Shares To Buy At Start:  The Strategy That Adjusts. Automatically.  Total Amount Committed: \$50,000.00  Number of Shares To Buy At Start:  The Strategy That Adjusts. Automatically.  Highest Amount Deployed: \$26,301.24  TQQQ 8/5/24 Force # \$52.92  Action Action Action 497  Next SELL At Date Shares Price Action Amount Shares Shares Market Value Deployed Avg Cost Override Available	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  UPRO 8/5/24 Force # \$63.74 Action Action Action Amount Shares Shares Market Value Deployed Avg Cost Override Available Total Gain \$ \$64.67 31 @ \$100.62	AUTOMATED ALLOCATIONS  The Strategy That Adjusts. Automatically.  Initial Account Plus Additions: \$50,016.78   Number of Buys: Highest Amount Deployed: \$26,324.62   Number of Sells: \$26,324.62   Number of Sells: \$26,324.62   Sell

76.77%

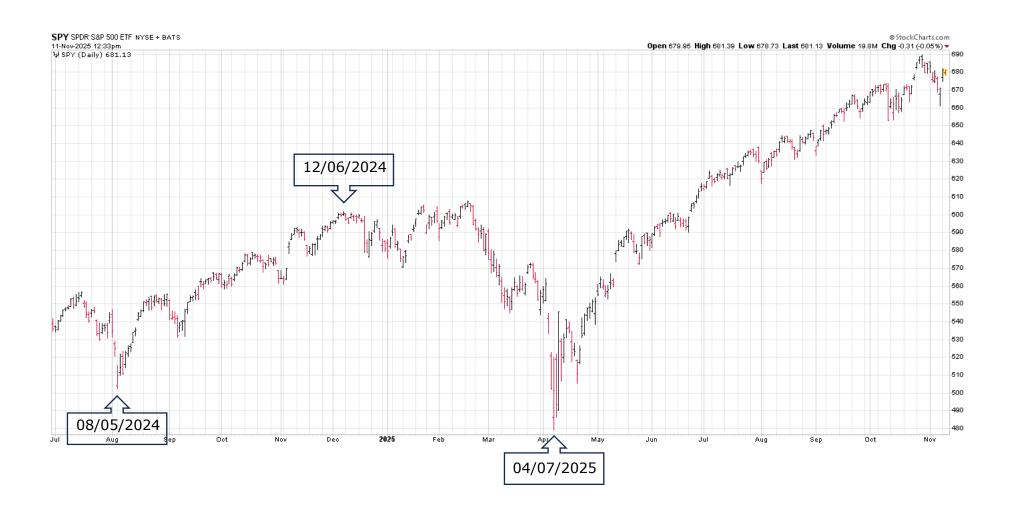
Bringing the current scenario up to date, Mr. B&H, after nailing his original entry point at a major market low, has done really well. He's quite proud of himself and can't imagine his wife could have done any better.

						Total /	Amount Co	mmitted:	\$50,000.00		Number of	f Shares T	o Buy At Start:	98		
			Rusy	& Hold	ı					Initial Acc	ount Plus A	dditions:	\$50,000.00	Nı	umber of Buys:	
			<u>buy</u>	<u> </u>	•					Highes	st Amount D	eployed:	\$49,940.80	N	umber of Sells:	
Ticker:	SPY	8/5/24	Force #	\$509.60		Action	Action	98		\$49,940.80	\$509.60	Action	Cash	Total Nun	nber of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24	l I	\$509.60	NEW			98	\$49,940.80	\$49,940.80	\$509.60		\$59.20			
		11/07/25	5	\$670.97				98	\$65,755.06	\$49,940.80	\$509.60		\$59.20	\$15,814.26		
															24.43%	
						Total /	Amount Co	mmitted:	\$50,000.00		Number o	f Shares T	o Buy At Start:	116		
			D	0 11-14						Initial Acc	ount Plus A	dditions:	\$50,000.00	Nı	umber of Buys:	
			виу	<u>&amp; Hold</u>	_					Highes	st Amount D	eployed:	\$50,161.88	N	umber of Sells:	
Ticker:	QQQ	8/5/24	Force #	\$432.43		Action	Action	116		\$50,161.88	\$432.43	Action	Cash	Total Nun	nber of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24		\$432.43	NEW			116	\$50,161.88	\$50,161.88	\$432.43		-\$161.88			
		11/07/25	;	\$609.74				116	\$70,729.84	\$50,161.88	\$432.43		-\$161.88	\$20,567.96		
		11/01/20	1	Ψ000					T. 0,. =0.0 .	+00,.000						

Once again, Mrs. AA has bettered Mr. B&H's results. She has about 25% less shares than when she started. The shares of UPRO are at a cost that is 55% lower than when she started. The TQQQ shares are 88% lower in cost – nearly zero. All that and she nearly has her original \$50,000 in cash in each account.

							1 Otal 7	Amount Co		<b>\$50,000.00</b>		Number of	• • · · · · · · ·	o Day / it otait.	413		
Automa	ated Investi	ng With Discipline.		ΛΔ	AUTOMA <sup>.</sup>	TED	The Strate	egy That Ac	liusts. Aut	omatically.	Initial Acc	ount Plus A	dditions:	\$50,016.78	Ni	umber of Buys:	2
714151111		g 2.00.p			ALLOCATION	ONS		- J	,,		Highes	t Amount D	eployed:	\$29,161.04	N	umber of Sells:	7
Ticker:		UPRO	8/5/24	Force #	\$63.74		Action	Action	413		\$26,324.62	\$63.74	Action	Cash	Total Nun	nber of Trades:	9
Next B	BUY At	Next SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
			11/07/25		\$112.05	Sell			301	\$33,727.05	\$8,633.03	\$28.68		\$41,383.75	\$25,094.02		
37 @	\$84.81	28 @ \$131.95														38.17%	
							Total A	Amount Co	mmitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	497		
Automa	atod Investir	ng With Discipline		ΛΛ	AUTOMA	TED					Initial Acco			o Buy At Start: \$49,972.36		umber of Buys:	4
Automa	ated Investir	ng With Discipline.			AUTOMAT					\$50,000.00 omatically.			dditions:		Nu	umber of Buys: umber of Sells:	4
Automa	ated Investir	ng With Discipline.	8/5/24		ALLOCATION				justs. Auto			ount Plus A	dditions: eployed:	\$49,972.36	Nu N		4 10 14
		· .	8/5/24 <b>Date</b>	Force #	\$52.92		The Strate	egy That Ad	justs. Auto		Highes	ount Plus A t Amount D	dditions: eployed: Action	\$49,972.36 \$35,843.10	Nu No Total Nun	umber of Sells:	
Ticker:	UY At	TQQQ Next SELL At		Force # Shares	\$52.92	ONS	The Strate	egy That Ad	justs. Auto	omatically.	Highes \$26,301.24	ount Plus A t Amount D \$52.92	dditions: eployed: Action Override	\$49,972.36 \$35,843.10 Cash	Nu No Total Nun	umber of Sells: nber of Trades: Annualized %	14
Ticker:	UY At	TQQQ	Date	Force # Shares	\$52.92 Price	Action	The Strate	egy That Ad	justs. Auto 497 Shares	omatically.  Market Value	Highes \$26,301.24 Deployed	ount Plus A et Amount D \$52.92 Avg Cost	dditions: eployed: Action Override	\$49,972.36 \$35,843.10 Cash Available	Nu Total Nun Total Gain \$	umber of Sells: nber of Trades: Annualized %	14

Below we present a chart for our first two scenarios of buying at market lows. Our first scenario we entered the market on 04/07/2025. For our second scenario, we entered the market on 08/05/2024 and checked in on our married couple on 12/06/2024.



In our next scenario our favorite couple will buy at the major market bottom of October 24, 2023. Since the market basically went up until February of 2025, we're just going to show the final results.

## Mr. B&H had excellent results.

							Total A	Amount Co	ommitted:	\$50,000.00		Number of	Shares To	Buy At Start:	121		
				Buy	& Hold						Initial Acco	ount Plus A	dditions:	\$50,000.00	Nu	ımber of Buys:	
				<u>buy</u>	<u> x moiu</u>						Highes	t Amount D	eployed:	\$49,968.16	Nu	umber of Sells:	
Ticker:	SPY	1	10/24/23	Force #	\$412.96		Action	Action	121		\$49,968.16	\$412.96	Action	Cash	Total Num	ber of Trades:	
Next BU	Y At Nex	xt SELL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
			10/24/23		\$412.96	NEW			121	\$49,968.16	\$49,968.16	\$412.96		\$31.84			
			11/07/25		\$670.97				121	\$81,187.37	\$49,968.16	\$412.96		\$31.84	\$31,219.21		
																26.83%	
							Total	Amount Co				N	Charas Te	D A4 044-			
							1 Otal 7	Amount Co	mmitted:	\$50,000.00		Number of	Shares 10	Buy At Start:	130		
				D.I.V.	e Hald		Total	Amount Co	ommitted:	\$50,000.00		Number of ount Plus A		\$50,000.00		mber of Buys:	
				Buy 8	& Hold		Total 7	Amount Co	ommitted:	\$50,000.00	Initial Acco		dditions:		Nu	ımber of Buys:	
Ticker:	QQ	2	10/24/23	Buy Force #	<b>&amp; Hold</b> \$384.78		Action	Action		\$50,000.00	Initial Acco	ount Plus Ac	dditions:	\$50,000.00	Nu Nu		
Ticker:		Q kt SELL At	10/24/23 Date			Action				\$50,000.00  Market Value	Initial Acco	t Amount D \$384.78	dditions: eployed: Action	\$50,000.00 \$50,021.40	Nu Nι Total Num	umber of Sells:	+/- Cash
				Force #	\$384.78		Action	Action	130		Initial Acco	t Amount D \$384.78 Avg Cost	dditions: eployed: Action	\$50,000.00 \$50,021.40 Cash	Nu Nι Total Num	umber of Sells:	+/- Cash
			Date	Force #	\$384.78 Price	Action	Action	Action	130 Shares	Market Value	Initial Acco Highes \$50,021.40 Deployed	t Amount D \$384.78 Avg Cost \$384.78	dditions: eployed: Action	\$50,000.00 \$50,021.40 Cash Available	Nu Nι Total Num	umber of Sells:	+/- Cash

Even in this scenario Mrs. AA had better results than Mr. B&H. She has  $\frac{1}{2}$  the shares that she started with. She also has a huge negative cost on those shares. She also has more cash than she started with.

								Total A	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	677		
Automa	ted Invecti	ng With Dis	cipline		ΛΛ	AUTOMA	TED	The Strat	egy That Ad	livete Aut	omatically	Initial Acco	ount Plus A	dditions:	\$49,985.62	Nι	ımber of Buys:	3
Automa	ica mvesii	ing With Dis	oipiilie.			ALLOCATI	ONS	THE Guar	ogy mac Ac	ajusis. Aut	omaticany.	Highes	t Amount D	eployed:	\$26,308.22	N	umber of Sells:	12
Ticker:		UPRO		10/24/23	Force #	\$38.86		Action	Action	677		\$26,308.22	\$38.86	Action	Cash	Total Nun	nber of Trades:	15
Next B	UY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				11/07/25		\$112.05	Sell			327	\$36,640.35	-\$5,931.42	-\$18.14		\$55,917.04	\$42,571.77		
40 @	\$82.06	31 @	\$127.67														35.24%	
								Total A	Amount Co	ommitted:	\$50,000.00		Number of	f Shares T	o Buy At Start:	763		
Automo	tad Invasti	ng With Dis	ainlina		ΛΛ	AUTOMA	TED	The Street	egy That Ad	divists Avit	amatically	Initial Acc	ount Plus A	dditions:	\$50,000.15	Nu	umber of Buys:	6
Automa	tea mvesui	ng with bis	cipiine.			ALLOCATI		The Strat	egy mat Ac	ijusis. Aut	omatically.	Highes	t Amount D	eployed:	\$26,315.87	N	umber of Sells:	15
Ticker:		TQQQ		10/24/23	Force #	\$34.49		Action	Action	763		\$26,315.87	\$34.49	Action	Cash	Total Nun	nber of Trades:	21
Next B	UY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				11/07/25		\$105.78	Sell			432	\$45,696.96	-\$12,694.35	-\$29.39		\$62,694.50	\$58,391.31		
E2 @	\$78.23	41 @	\$121.71														46.09%	
53 @	Ψ10.23	71 6	Ψ121.71														40.0370	

The ultimate test for AA will be buying at the October 13, 2022 low – the beginning of a 2 ½ year bull market. If buying at a market low isn't going to work for AA, this should be the test.

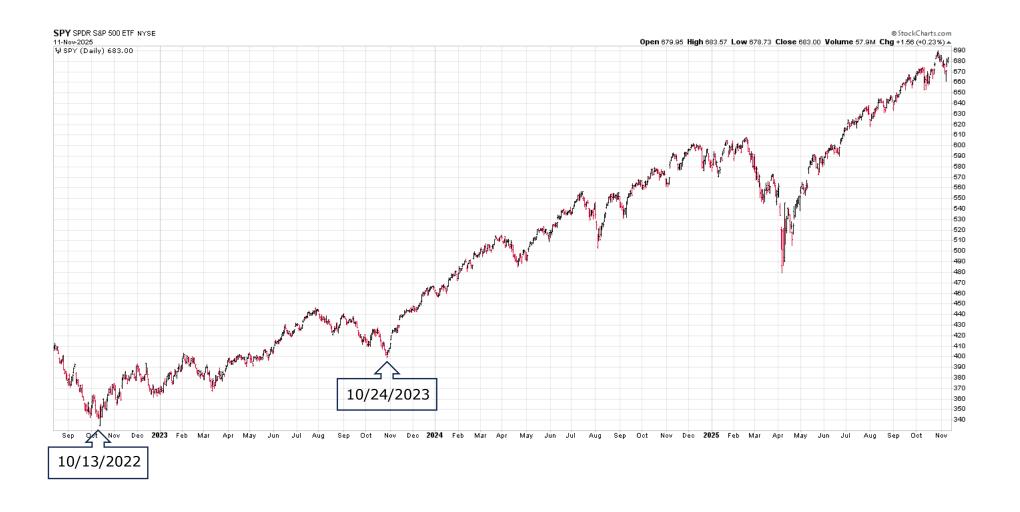
Mr. B&H has done well. He bought at the bottom of a huge bear market and has hung on.

								Total	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	142		
					Rusy	& Hold						Initial Acco	ount Plus A	dditions:	\$50,000.00	Nu	umber of Buys:	
					<u>buy</u>	<u> </u>	<u>.</u>					Highes	t Amount D	eployed:	\$49,873.24	N	umber of Sells:	
Ticker:		SPY		10/13/22	Force #	\$351.22		Action	Action	142		\$49,873.24	\$351.22	Action	Cash	Total Nun	nber of Trades:	
Next	BUY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				10/13/22		\$351.22	NEW			142	\$49,873.24	\$49,873.24	\$351.22		\$126.76			
				11/07/25		\$670.97				142	\$95,277.74	\$49,873.24	\$351.22		\$126.76	\$45,404.50		
																	23.41%	
		ī																
								Total A	Amount Co	mmitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	190		
					Buy	& Hold						Initial Acco	ount Plus A	dditions:	\$50,000.00	Nu	umber of Buys:	
					<u>buy</u>	<del>α πυια</del>						Highes	t Amount D	eployed:	\$50,116.30	N	umber of Sells:	
Ticker:		QQQ		10/13/22	Force #	\$263.77		Action	Action	190		\$50,116.30	\$263.77	Action	Cash	Total Nun	nber of Trades:	
Next I	BUY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				10/13/22		\$263.77	NEW			190	\$50,116.30	\$50,116.30	\$263.77		-\$116.30			
				11/07/25		\$609.74				190	\$115,850.60	\$50,116.30	\$263.77		-\$116.30	\$65,734.30		
																	31.43%	

When just looking at the Annualized Return, this was close, but Mrs. AA has done better than Mr. B&H once again. Notice she never used any of her \$25,000 in dry powder. She has a bit more than 30% of the shares she started with. She has a huge negative cost on those shares. In addition to the shares at a negative cost, she now has cash in the account that is greater than the total account was worth when she started. She sleeps very well at night.

								Total	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	900		
Autom	stad Invacti	ng With Dis	oinline		ΛΛ	AUTOMA <sup>*</sup>	TED	The Street	tom. That A	diucto Aut	omatically.	Initial Acc	ount Plus A	dditions:	\$50,017.50	Nι	ımber of Buys:	3
Autom	ateu mvesti	ilg with Dis	cipinie.			ALLOCATI		THE Strat	legy Illat At	ajusis. Aui	omatically.	Highes	t Amount D	eployed:	\$26,325.00	N	umber of Sells:	15
Ticker:		UPRO		10/13/22	Force #	\$29.25		Action	Action	900		\$26,325.00	\$29.25	Action	Cash	Total Nun	ber of Trades:	18
Next B	UY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
				11/07/25		\$112.05	Sell			331	\$37,088.55	-\$15,105.14	-\$45.63		\$65,122.64	\$52,193.69		
40 @	\$82.00	31 @	\$127.57														26.20%	
								Total A	Amount Co	ommitted:	\$50,000.00		Number of	Shares T	o Buy At Start:	1,422		
A 4	4	M/I4L DI-	_!_!		ΛΛ	AUTOMA	TED	Th - 044	Th4 A.	!!4- A4		Initial Acc	ount Plus A	dditions:	\$49,983.30	Nι	ımber of Buys:	7
Automa	tea investi	ng With Dis	cipiine.			ALLOCATION		i ne Strat	egy That Ad	ijusts. Aut	omatically.	Highes	t Amount D	eployed:	\$26,307.00	Nı	umber of Sells:	21
Ticker:		TQQQ		10/13/22	Force #	\$18.50		Action	Action	1422		\$26,307.00	\$18.50	Action	Cash	Total Nun	ber of Trades:	28
Next B	UY At	Next SE	LL At	Date	Shares	Price	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		·		11/07/25		\$105.78	Sell			459	\$48,553.02	-\$34,887.21	-\$76.01		\$84,870.51	\$83,440.23		
56 @	\$78.31	43 @	\$121.83														37.67%	
-																		

Below we present a chart for our last two scenarios of buying at market lows. For our third scenario we entered the market on 10/24/2023. For our fourth scenario, we entered the market on 10/13/2022.



We now have four scenarios where our couple entered positions at market bottoms. Once again, Mrs. AA did better than her husband's (the market) in each scenario. Her annualized rate of return was a minimum of one-third better than Mr. B&H's in all but the 10/13/2022 scenario. In each scenario above, Mrs. AA has decreased the average cost of her shares and increased her cash position. Even in the 10/13/2022 scenario, on the surface, Mrs. AA bested Mr. B&H by "only" 2.79% on UPRO and "only" 6.24% on TQQQ. However, her position is totally different from her husband's. Mr. B&H still has his original \$50,000 on the line. His cost hasn't changed. Mrs. AA has gotten all of her original investment back and more. Her cost per share is negative. On a market downturn Mr. B&H will lose any gains. Mrs. AA has the cash to buy more shares... a lot more.