

Below is a summary of the results showing the beginning and final results of each position along with the Buy & Hold results all on one line for comparison.

Automated Investing With Discipline.									AUTOMATED ALLOCATIONS						The Strategy That Adjusts. Automatically.				Buy & Hold		
Scenario #	Equity	Beginning Position Data					Ending Position Data								Ending Position Data						
		Date	Shares	Cost/Share	\$ Deployed	\$ On Hand	Date	Shares	Cost/Share	\$ Deployed	\$ On Hand	\$ Gain	Annualized %	Equity	\$ Gain	Annualized %					
2025	UPRO	1/2/25	301	\$87.29	\$26,274.29	\$23,646.86	11/7/25	345	\$58.12	\$20,050.13	\$29,871.02	\$18,607.12	45.39%	SPY	\$7,861.26	18.83%					
2025	TQQQ	1/2/25	337	\$78.11	\$26,323.07	\$23,690.76	11/7/25	394	\$36.27	\$14,291.30	\$35,722.53	\$27,386.02	67.50%	QQQ	\$9,940.14	23.89%					
2024	UPRO	1/2/24	497	\$52.85	\$26,266.45	\$23,639.81	11/7/25	327	\$11.93	\$3,901.86	\$46,004.40	\$32,738.49	31.36%	SPY	\$22,502.88	22.26%					
2024	TQQQ	1/2/24	558	\$47.15	\$26,309.70	\$23,678.73	11/7/25	434	(\$6.54)	(\$2,838.54)	\$52,826.97	\$48,747.06	44.49%	QQQ	\$26,378.75	25.75%					
2023	UPRO	1/3/23	834	\$31.52	\$26,287.68	\$23,658.91	11/7/25	353	(\$39.86)	(\$14,071.56)	\$64,018.15	\$53,625.21	29.20%	SPY	\$41,319.52	23.57%					
2023	TQQQ	1/3/23	1615	\$16.29	\$26,308.35	\$23,677.52	11/7/25	454	(\$84.62)	(\$38,415.60)	\$88,401.47	\$86,439.72	42.29%	QQQ	\$67,125.12	34.86%					
2022	UPRO	1/3/22	349	\$75.29	\$26,276.21	\$23,648.59	11/7/25	479	\$19.18	\$9,188.09	\$40,736.71	\$44,483.86	18.01%	SPY	\$23,953.60	10.71%					
2022	TQQQ	1/3/22	320	\$81.99	\$26,236.80	\$23,613.12	11/7/25	508	\$18.03	\$9,158.16	\$40,691.76	\$44,578.08	18.07%	QQQ	\$27,630.12	12.12%					
2021	UPRO	1/4/21	736	\$35.73	\$26,297.28	\$23,667.55	11/7/25	565	(\$47.51)	(\$26,842.80)	\$76,807.63	\$90,151.05	23.72%	SPY	\$46,900.80	14.64%					
2021	TQQQ	1/4/21	631	\$41.65	\$26,281.15	\$23,653.04	11/7/25	845	(\$34.67)	(\$29,295.45)	\$79,229.64	\$118,679.55	28.56%	QQQ	\$51,325.54	15.70%					
2020	UPRO	1/2/20	757	\$34.75	\$26,305.75	\$23,675.18	11/7/25	769	(\$78.54)	(\$60,399.73)	\$110,380.66	\$146,566.18	26.36%	SPY	\$62,189.13	14.81%					
2020	TQQQ	1/2/20	1209	\$21.76	\$26,307.84	\$23,677.06	11/7/25	1,763	(\$75.44)	(\$133,008.50)	\$182,993.40	\$319,498.64	40.75%	QQQ	\$95,891.58	20.08%					
2019	UPRO	1/2/19	1570	\$16.76	\$26,313.20	\$23,681.88	11/7/25	975	(\$120.62)	(\$117,609.34)	\$167,604.42	\$226,858.09	28.38%	SPY	\$98,413.51	17.21%					
2019	TQQQ	1/2/19	2927	\$8.99	\$26,313.73	\$23,682.36	11/7/25	2,541	(\$93.23)	(\$236,896.70)	\$286,892.79	\$505,683.68	42.11%	QQQ	\$155,545.72	22.91%					
2018	UPRO	1/2/18	1154	\$22.79	\$26,299.66	\$23,669.69	11/7/25	1,165	(\$93.54)	(\$108,970.73)	\$158,970.08	\$239,508.98	25.07%	SPY	\$90,942.60	14.11%					
2018	TQQQ	1/2/18	2264	\$11.62	\$26,307.68	\$23,676.91	11/7/25	3,249	(\$92.44)	(\$300,331.60)	\$350,316.19	\$644,010.82	39.80%	QQQ	\$152,510.84	19.50%					
2017	UPRO	1/3/17	1975	\$13.32	\$26,307.00	\$23,676.30	11/7/25	1,305	(\$115.71)	(\$151,004.43)	\$200,987.73	\$297,229.68	24.49%	SPY	\$121,224.45	14.92%					
2017	TQQQ	1/3/17	5070	\$5.19	\$26,313.30	\$23,681.97	11/7/25	3,582	(\$99.05)	(\$354,809.25)	\$404,804.52	\$733,713.21	36.48%	QQQ	\$220,823.40	21.04%					
2016	UPRO	1/4/16	2758	\$9.54	\$26,311.32	\$23,680.19	11/7/25	1,486	(\$140.80)	(\$209,226.06)	\$259,217.57	\$375,732.36	24.29%	SPY	\$146,029.20	14.88%					
2016	TQQQ	1/4/16	6162	\$4.27	\$26,311.74	\$23,680.57	11/7/25	4,457	(\$101.79)	(\$453,679.36)	\$503,671.67	\$925,140.82	35.20%	QQQ	\$249,388.72	19.93%					
2015	UPRO	1/2/15	2508	\$10.49	\$26,308.92	\$23,678.03	11/7/25	1,604	(\$125.13)	(\$200,701.29)	\$250,688.24	\$380,429.49	21.94%	SPY	\$145,964.96	13.41%					
2015	TQQQ	1/2/15	6835	\$3.85	\$26,314.75	\$23,683.28	11/7/25	4,779	(\$103.03)	(\$492,385.63)	\$542,383.66	\$997,908.25	32.35%	QQQ	\$271,909.44	18.72%					

A few observations...

- ✓ AA has bettered the market 100% of the time.
- ✓ AA has bettered the market annualized returns by a minimum 6%.
- ✓ AA has bettered the market cash gain by 2x to 3x and more in eight out of the eleven years.
- ✓ Starting a position in 2022 gave the worst result, coming in at "only" 18%. Remember, that was the year of the 2022 Bear Market described on page 10.
- ✓ Except for the accounts started in 2022 (18.01%) and 2015 (21.94%), each UPRO account generated an annualized return of at least 23%.
- ✓ Except for the accounts started in 2022 (18.07%) each TQQQ account generated an annualized return of at least 28%.
- ✓ Notice the 2015 through 2021, plus 2023 scenarios achieved negative cost for the shares held.

All of our examples have been done with a \$50,000 starting account. The returns basically stay the same with smaller accounts. However, if the starting account gets too small, the size of the orders will become too small to be practical.

Begin with \$50,000

Total Amount Committed:										\$50,000.00		Number of Shares To Buy At Start:				2,508		
Automated Investing With Discipline.				AUTOMATED ALLOCATIONS		The Strategy That Adjusts. Automatically.					Initial Account Plus Additions:		\$49,986.95		Number of Buys:		24	
											Highest Amount Deployed:		\$49,978.16		Number of Sells:		47	
Ticker: UPRO		1/2/15		Force #	\$10.49	Action	Action Amount	Action Shares	2508	Market Value	\$26,308.92	\$10.49	Action	Cash	Total Number of Trades: 71			
Next BUY At		Next SELL At		Date	Shares				Price		Shares	Deployed			Avg Cost	Override	Available	Total Gain \$
				11/07/25		\$112.05				1,604	\$179,728.20	-\$200,701.29	-\$125.13		\$250,688.24	\$380,429.49		
196 @	\$82.12	151 @	\$127.75													21.94%		

Begin with \$10,000

Total Amount Committed:										\$10,000.00		Number of Shares To Buy At Start:				501			
Automated Investing With Discipline.				AUTOMATED ALLOCATIONS		The Strategy That Adjusts. Automatically.						Initial Account Plus Additions:		\$9,985.43		Number of Buys:		25	
												Highest Amount Deployed:		\$9,976.85		Number of Sells:		48	
Ticker: UPRO		1/2/15		Force #	\$10.49	Action	Action	501		\$5,255.49	\$10.49	Action	Cash	Total Number of Trades: 73					
Next BUY At		Next SELL At		Date	Shares									Price	Shares	Market Value	Deployed	Avg Cost	Override
				11/07/25		\$112.05	Sell			338	\$37,872.90	-\$42,083.41	-\$124.51		\$52,068.84	\$79,956.31			
41 @ \$81.94		32 @ \$127.47															22.45%		

Begin with \$5,000

Total Amount Committed:										\$5,000.00		Number of Shares To Buy At Start:				250			
Automated Investing With Discipline.		 AUTOMATED ALLOCATIONS		The Strategy That Adjusts. Automatically.						Initial Account Plus Additions:				\$4,982.75		Number of Buys:		26	
										Highest Amount Deployed:				\$4,980.83		Number of Sells:		49	
Ticker:		UPRO		1/2/15		Force #	\$10.49	Action	Action	250	\$2,622.50	\$10.49	Action	Cash	Total Number of Trades:			75	
Next BUY At		Next SELL At		Date		Shares	Price			Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash	
				11/07/25			\$112.05	Sell			177	\$19,832.85	-\$20,805.08	-\$117.54		\$25,787.83	\$40,637.93		
22 @		\$81.88		17 @		\$127.38												22.63%	