My OPPW TQQQ Trading Strategy:

ADDING LEVERAGE?

by: Guy R. Fleury

We have a special investment program in my Fleury's OPPW TQQQ trading strategy. It has a simple objective: to win the long game. It is not a wish or some hype, but the outcome of how the strategy is structured.

Its trading rules take advantage of the randomness in TQQQ's wider price gyrations. The main reason for these spectacular long-term returns lies in the strategy's trading procedures and its ability to claw back, at will, any of its bets.

It's the only game in town where you can take back your bet, or most of it, after it was made, and for whatever reason you might have. This ability gives you a tremendous advantage in a quasi-randomly evolving price series having a long-term bias to the upside.

In **ADDING LEVERAGE?** I will explore some possible uses of my trading strategy to help you build your retirement and legacy fund of significance.

In my 41 articles on this trading strategy, I provided an elaborate demonstration of why this could be the case. It is anchored in gaming theory with self-designed rules of engagement. See **IT'S YOUR FINANCIAL FUTURE** for an example of what you can achieve on your own.[1]

With my free trading strategy in hand, what can you do with it? In the sense of how you would use this wealth-building strategy, knowing what it could do for you. The strategy is expected to have deeper drawdowns than the market average. But those drawdowns can be alleviated. Reducing drawdowns should become a priority.

We can reduce drawdowns with a few program changes or, for example, by opting for a multi-strategy scenario. Adding another trading strategy with a lower volatility measure will reduce overall volatility at the expense of long-term returns.

We should evaluate such a compromise on its merits. It won't change the nature of the game, but we do have to make choices. The quest remains: we should seek the highest potential long-term return. There is no desire or need to lose it all, near the end of the game or at any other time.

I structured my strategy's trade outcomes into four trade types — two positive and two negative — with a distribution close to normal, with a mean return per trade of

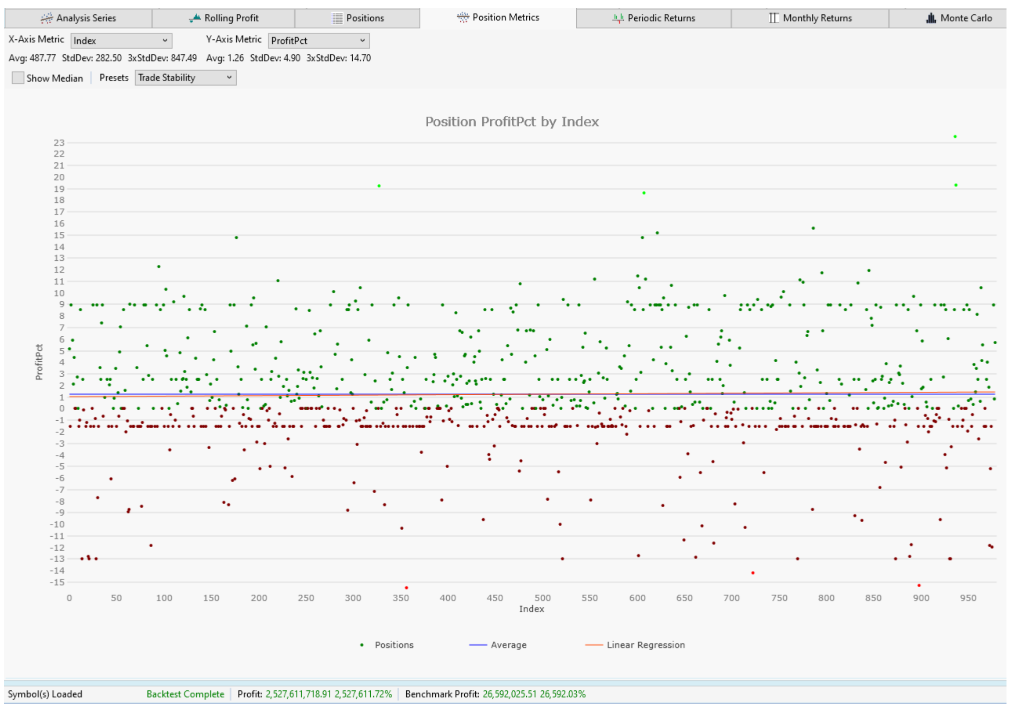
[1] My free program was first published in November 2024: **Gain Your Financial Freedom**.

about 1% per week. This objective should immediately translate into an expected 67% annualized return: $(1 + 0.01)^{52} = 1.6776$.

The question is: could we maintain that average 1% rate per trade for many years? Also, could we do any better?

Figure #1 below shows the distribution of the strategy's percent profit per trade over the last 15.8 years. The horizontal blue line is the long-term average percent profit per trade (from the simulation metrics: 1.26% per trade). It aligns with the red linear regression, which almost overlaps the long-term average percent return.

Figure #1: My OPPW TQQQ Portfolio Profit Percent Distribution. 15.8 Years.



(*Click here to enlarge*)

Each of the 892 red or green dots ($\pm$) is the percent return of a trade. We can observe a few series of aligned horizontal dots, near 9%, 2.5%, 0.06%, 0.0%, and -1.5%. All resulting from the applied trading rules. The other dots appear as if almost randomly distributed.

It is as if we intervened in a quasi-random-walk scenario by setting up a labyrinth. If the price touched any of the walls or barriers we set along its path, a trade would be executed, either at a profit or a loss.

We never know what the next trade will bring. But that's OK, as long as we end up winning the long game.

On its own, TQQQ has delivered a 42% CAGR since its 2010 inception. However, to get those results would have required withstanding a -81.75% max drawdown.[2]

A 42% CAGR over 15.8 years would have given: $(1 + 0.42)^{15.8} = 254.77$. It would make an initial stake of $\$100$k turn into $\$25,477,443$. All of it in your trading account.

Not so bad if you compare that result with investing in SPY with an estimated 10% return over the same period $\$100,000 \cdot (1 + 0.10)^{15.8} = \$450,821$. It is better than having kept your money in a savings account $\$100,000 \cdot (1 + 0.05)^{15.8} = \$216,167$.

The primary reason for playing the stock market game is to achieve a higher **long-term CAGR**, with emphasis on long-term.

You would do better with QQQ instead of SPY $\$100,000 \cdot (1 + 0.15)^{15.8} = \$909,967$. But even there, it should not be considered sufficient. You need more, or at least, you should want more.

It should lead to a bigger debate: how could you extract as much market profit as possible from trading? You have tens of thousands of trading methods and variants on thousands of themes.

We have had people designing new strategies for the past 100+ years, with a considerable and exponential acceleration over the past 30 years. In this day and age, we should have a few hundred thousand strategy designers, all working to create or improve existing strategies. I have a couple of thousand strategies in my files, and I suspect other designers, individuals, or corporations have as many or more in theirs.

Another presentation for Figure #1 above is the simulation metrics in Figure #2 below with its 89.85% CAGR. It has an EAR (Exposure Adjusted Return) of 189.83% compared to 42.38% for the TQQQ benchmark.[3]

I like to express my strategies using equations. This way, with an equal sign on the table, it better work. Or else, we could easily prove the equal sign wrong. Some equations use generalizations, while others use simulation metric data. These help provide a better understanding of how the trading rules behave in the face of uncertainty.

It will all boil down to a variation on the future value formula:

$$F(t) = f_0 \cdot (1 + \bar{g})^t \quad (1)$$

where $\bar{g}$ is the average growth rate over the period (t). In this trading strategy, we

[2] See Figure #5 below.
[3] I can easily envision anyone could do better than Figure #2.

have: $F(t) = f_0 \cdot (1 + \bar{g})^N$, where N is the number of trades, and $\bar{g}$ is the average percent profit per trade.

Figure #2: My OPPW TQQQ Trading Strategy Portfolio Metrics. 15.8 Years.

Dec. 06, 2025

Metrics Report | Equity Curve

Select ScoreCard: Basic ScoreCard

	Strategy	Benchmark (TQQQ)
Summary		
Starting Capital	100,000.00	100,000.00
Profit	2,527,611,718.91	26,592,025.51
Profit %	2,527,611.72%	26,592.03%
Profit Per Bar	20.61	334.15
APR	89.85%	42.38%
Std Dev of Annual Ret...	140.85%	66.79%
Exposure	56.22%	100.00%
Maximum Exposure	100.00%	100.00%
EAR	159.83%	42.38%
Alpha (α)	71.90	-
Beta (β)	0.42	-
Sharpe Ratio	1.83	0.93
Sortino Ratio	3.88	1.57
Calmar Ratio	2.15	0.52
WL Score	92.98	7.73
Slope of Equity Curve	327,873.19	4,642.20
Interest, Commission...		
Commission Paid	0.00	0.00
Cash Interest Received	0.00	0.00
Margin Interest Paid	-0.00	-0.00
Maximum Margin Used	1.00	1.00
Dividends Received	0.00	0.00
Total Currency Adj	0.00	0.00

Dec. 06, 2025. © Guy R. Fleury.

Metrics Report | Equity Curve

Select ScoreCard: Basic ScoreCard

	Strategy	Benchmark (TQQQ)
Positions		
Position Count	892	1
Avg Profit	2,833,645.42	26,592,025.51
Avg Profit %	1.26%	26,592.03%
Profit Factor	1.69	-
Payoff Ratio	1.81	-
Avg Bars Held	3.06	3,979.00
Avg Trades Per Month	9.34	0.01
Avg Bars Held as % of...	0.08	99.97
Largest Bars Held as %...	0.13	99.97
NSF Position Count	87	0
NSF Ratio	0.10	0.00
Drawdown		
Max Drawdown	-942,528,908.06	-17,210,770.81
Max Drawdown Date	11/20/2025	12/28/2022
Max Drawdown %	-41.82%	-81.75%
Max Drawdown % Date	8/26/2010	12/28/2022
Recovery Factor	2.68	1.55
Profitable Positions		
Count	484	1
Max Consecutive	11	1
% Profitable	54.26%	100.00%
Avg Profit	12,745,407.01	26,592,025.51
Avg Profit %	4.36%	26,592.03%
Average Bars Held	3.00	3,979.00
Unprofitable Positions		
Count	408	0
Max Consecutive	7	0
% Unprofitable	45.74%	0.00%
Avg Loss	-8,924,424.69	-
Avg Loss %	-2.41%	-
Avg Bars Held	3.14	-

(*Click here to enlarge*)

The above equation will hold no matter how you might want to trade. You will have a starting capital and an ending value in your trading account, and from there, we can compute the average growth rate: $\left[\frac{F(t)}{F_0}\right]^{\frac{1}{N}} - 1 = \bar{g}$. It reduces all your trading activity over the N trades to $\bar{g}$, your average long-term growth rate.

Figure #3 below uses the same data as in Figures #1 and #2.

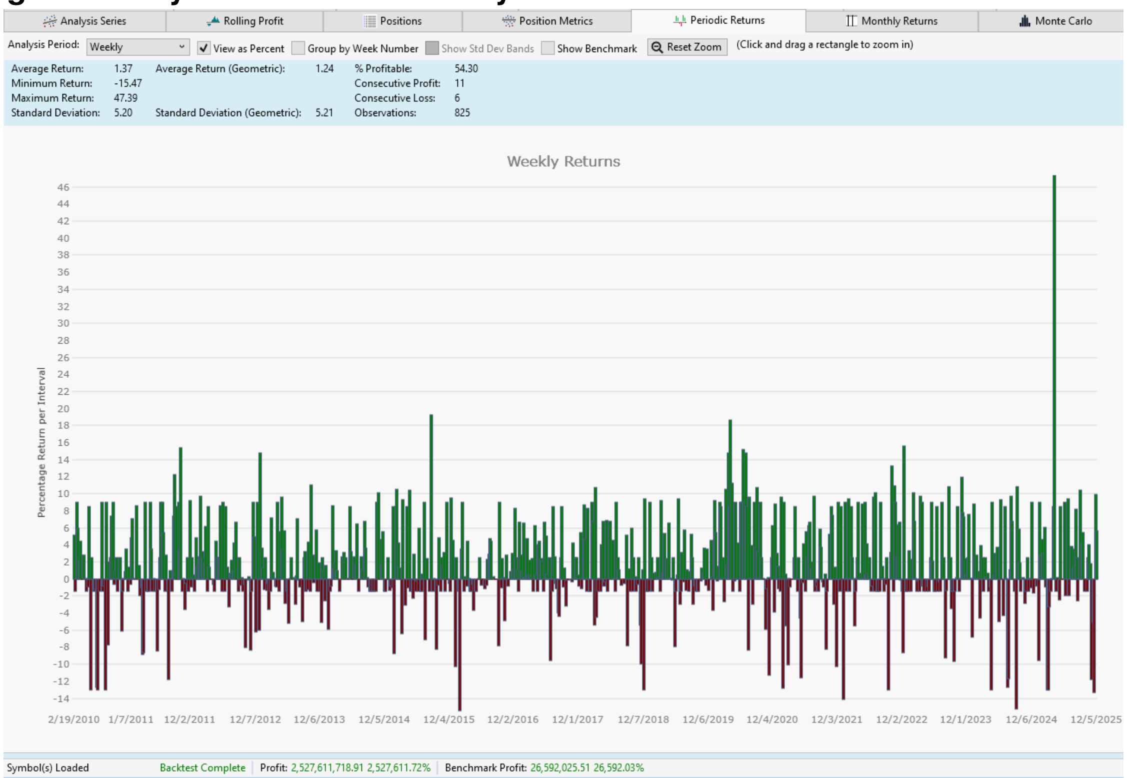
We have many equations to describe the outcome of this trading strategy. Here is another one:

$$F(t) = F_0 + \sum_{i=1}^{N} (b_{i-1} \cdot r_i) = F_0 + \sum_{i=1}^{N} x_i \tag{2}$$

where b_{i-1} is the bet that was made, r_i is the return on that bet, and N is the number of bets (trades). With this perspective, r_i becomes a quasi-randomly distributed series of returns, as given in Figure #1, making forecasting almost impossible.

Figure #3 shows the distribution of those r_i returns over the last 15.8 years. We have: $(b_{i-1} \cdot r_i) = x_i$, giving the profit or loss on each bet.

Figure #3: My OPPW TQQQ Weekly Profit Percent Distribution. 15.8 Years.



(*Click here to enlarge*)

Looking at each of the N bets: b_{i-1}, they will be part of an exponential function which will also be almost unpredictable from one bet to the next. Nonetheless, the above equation will hold since: $b_{i-1} \cdot r_i = q_{i-1} \cdot p_{i-1} \cdot r_i = x_i$.

Adding leverage could give:

$$F(t) = L_i \cdot \left[F_0 + \sum_{i=1}^{N} (b_{i-1} \cdot r_i) \right] = L_0 \cdot F_0 + \sum_{i=1}^{N} (L_i \cdot b_{i-1} \cdot r_i)$$

where L_i is the leveraging factor, which could also be a function. Since in this trading strategy the leveraging factor is constant, we could use the following equation:

$$F(t) = L_c \cdot \left[F_0 + \sum_{i=1}^{N} (b_{i-1} \cdot r_i) \right] = L_c \cdot F_0 + L_c \cdot \sum_{i=1}^{N} (b_{i-1} \cdot r_i)$$

but, it would not give the correct answer since b_i is exponential, and we do not know its future value nor its path.

We would need something more like the following:

$$F(t) = L_c \cdot \left[F_0 + \sum_{i=1}^{N} (b_{i-1} \cdot r_i) \right] = (1 + L_c) \cdot F_0 + (1 + L_c)^{N-1} \cdot \sum_{i=1}^{N} (b_{i-1} \cdot r_i)$$

which could take into account the exponential behavior of those bets b_{i-1}.

Whenever we mention leverage, we know there will be fees attached. We also need to evaluate the additional downside risk we take on when using leverage on our positions.

Making it a systematic part of our trading strategy is not usually considered by the typical stock market trader. Most find the cost and the added risk too significant to undertake leveraging. Understandably, even if we consider the added fees that will affect the overall return, most traders will set leverage aside. Also, most brokerage firms limit leverage trading accounts to 2x.

For those ready to consider leveraging in their trading strategies, we should add the related leveraging fees. If I add leverage to my Wealth-Lab strategy, the program will deduct those fees as it goes along and return the net result.

If you have a 7% leveraging fee on a strategy that can give you a 10% return (SPY), you are not that much ahead of the game. You are left with a lower net return than expected. Most of your work might go toward paying the leveraging fees.

However, when applied to the above equation, leverage can play a major role. It could change the above equation to:

$$F(t) = L_0 \cdot F_0 + (1 + L_c)^N \cdot \sum_{i=1}^{N} (b_{i-1} \cdot r_i) - \sum_{i=1}^{N} c_i$$

where c_i is the leveraging fee on trade i. And their sum, the total fees paid. The above equation yields $F(t)$, which will appear in the Wealth-Lab Summary Report under "Profit". We could extract that rate from the simulation results using:

$$\left[\frac{F(t) - L_0 \cdot F_0 + \sum_{i=1}^{N} c_i}{\sum_{i=1}^{N} (b_{i-1} \cdot r_i)} \right]^{\frac{1}{N}} - 1 = L_c$$

We might not be able to predict what this value might be, but we can determine what it was after the fact.

We could use the above equation to estimate the impact of leverage on the trading strategy based on its portfolio metrics.

Applying leverage could benefit a trading strategy if the profits exceeded the leveraging cost $\sum_{i=1}^{N} (b_{i-1} \cdot r_i) > |\sum_{i=1}^{N} c_i|$, and this is easy to do. With my OPPW

TQQQ strategy, we get into 3x-leveraged positions, where we do not have to pay those leverage fees.

It is to our advantage. We can trade a 3x-leveraged ETF and benefit from returns close to 3x those of QQQ. The expectation would hold even if we were using a dime in the decision-making process to make those trades. Understandably, we should expect returns higher than the market average (i.e., SPY).

– Leveraging My OPPW TQQQ Trading Strategy

The Wealth-Lab program can easily treat leveraged scenarios. You can add more leverage by leveraging this 3x-leveraged ETF.

If you add 10% leverage, your overall leverage should be near 3.3x while paying only for the 10% you actually used. It is an advantage if your average rate of return is higher than market averages, as in this case, much higher. Leveraging at the 30% level would be equivalent to a 3.9x-leveraged scenario.

Figure #4: My OPPW TQQQ Leveraging Estimate Scenarios. 15.8 Years.

Simulations: My OPPW TQQQ (15.8 years) with/without Leverage. (Dec. 6, 2025)

Date	Portfolio Value	Leverage	Fees	Cost %	Improvement	Drawdown
Dec. 6, 2025	$ 2,557,533,139	0	$ 0	0.00%	$ 0	-41.82%
Dec. 6, 2025	$ 5,711,626,317	10%	$ 46,813,151	0.82%	$ 3,154,093,177	-45.31%
Dec. 6, 2025	$12,680,031,550	20%	$198,402,126	1.56%	$10,122,498,410	-48.65%
Dec. 6, 2025	$27,548,223,395	30%	$620,478,393	2.25%	$24,990,690,255	-51.85%

(*Click here to enlarge*)

A 10% leverage using my OPPW TQQQ trading strategy will increase your overall return to the point that you might most likely consider the leveraging fees as an added cost of doing business.

The above table (Figure #4) is the result of running my OPPW TQQQ version 2.0 with no leverage (top line) and with 10%, 20%, and 30% added leverage. It shows the portfolio value as of Dec. 6, 2025, after running the program over the same 15.8 years. I increased the leverage by 10% at a time, as shown in Figure #4. We had fees in the millions, but we also improved the results by billions.

Overall, even at the 30% level, the cost of leveraging was only 2.25% of the generated profits. You would pay 2.25 cents to buy $1.00.

There would evidently be some added risk. From a max drawdown of -41.82%, it would go down to -51.85%. At 30% leverage, the overall CAGR would rise to 120.81%.

Leveraging would allow you to accelerate your performance, thereby reducing the time it would have taken to reach your goal. It gets you back to equation (1) where the number of variables is limited.

Regardless, another area where you can increase the outcome of your trading strategy is to raise the initial capital $F(t) = \gamma \cdot f_0 \cdot (1 + \bar{g})^t$, where γ can scale the strategy's outcome. Ten times the initial capital $10 \cdot f_0$ will result in ten times the outcome. My strategy is 100% scalable.

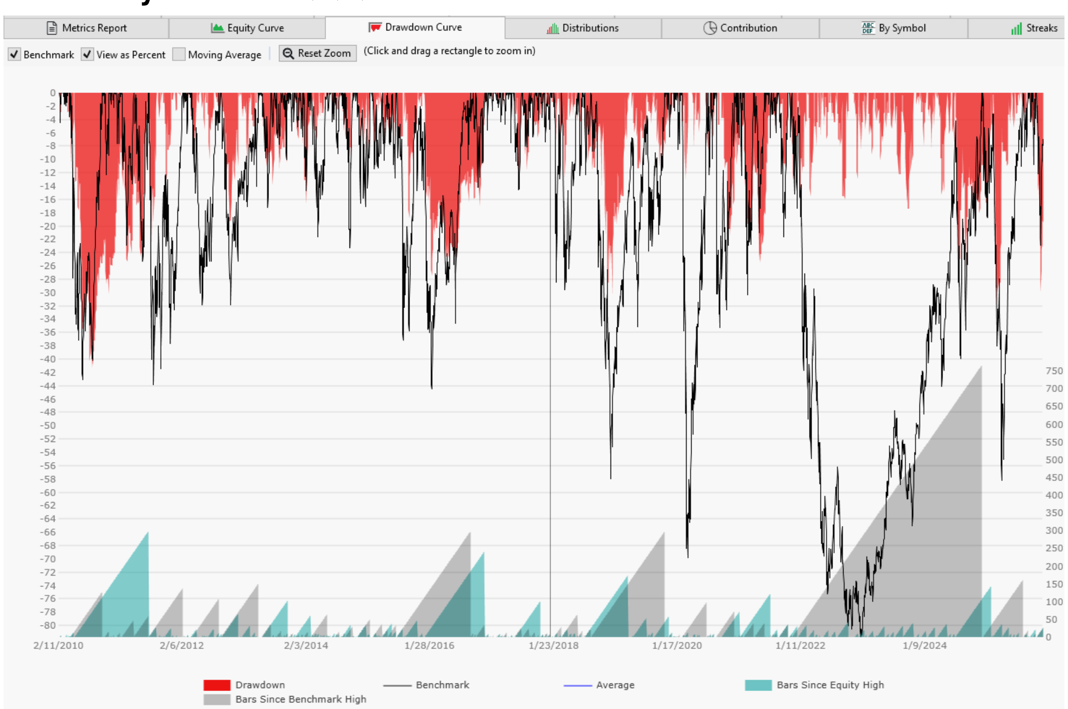
If you have a retirement objective, you can make estimates using equation (1), and make adjustments using the γ factor. Thereby compensating for the lack of return or time by providing a higher initial stake.

We should consider what we can do to reach our long-term goals. But most importantly, we want something that will assure us that we will get there. And here, common sense will prevail.

You cannot start by fooling yourself, which is why I like to express my trading strategies using equations. An equal sign on the table is a brutal companion. It does not express opinions or maybes, only equal or not equal.

If you do not like the drawdowns, working on ways to reduce them is a worthwhile endeavor.

Figure #5: My OPPW TQQQ Drawdowns. 15.8 Years.



(*Click here to enlarge*)

We can improve the program in that domain. All trade types can be improved, including Type-D trades. Nonetheless, more downside protection should be added for the just-in-case scenario that is bound to come in the future.

Figure #5 looks at the drawdowns over those 15.8 years. Even if TQQQ had a -81% drawdown, it is not what we observe for the trading strategy. The strategy's drawdowns are typically lower than those of TQQQ. It is partly due to the trade's duration, which can last no more than 5 trading days. You are not in the market for months at a time. It becomes a game-changer in itself. You will still lose some of your trades in those periods, as if doing business as usual.

Based on Figure #4, leverage does not seem so bad for my OPPW TQQQ strategy. The cost of leveraging is no more than an additional commission or fee on those trades. The portfolio metrics in Figure #2 show an average exposure rate of 56.22%. Leveraging fees are charged only for the days you are in a position. The exposure rate will rise if we apply leverage.

Would you pay that 2.25% of your potential gains to get that extra $24.9 billion in profits? Another question from Figure #4: Would you still pay the 2.25% fees for $10 billion less?

Each leveraged outcome in Figure #4 was executed using my version of the OPPW TQQQ strategy as of Dec. 6, 2025. The four scenarios were easy to implement. All you had to do was set the leverage variable to the required percentage, and within a second or two, you'd get your answer.

Even applying 10% leverage over the 15.8-year interval cost less than 1% of total profits and brought in a few billion dollars. It is like buying a future dollar and paying one cent for every dollar you will make. The leveraging fees are deducted as you go, giving you a net portfolio value. The trading strategy is paying for all those fees.

Leverage is a way to accelerate your retirement objective by increasing your portfolio's net return. Adding leverage will increase your long-term CAGR. You are reaching unprecedented levels — well beyond what you see in MPT portfolio management.

Regardless, one caveat we should keep in mind when using leverage is that your trading strategy should be able to support it; therefore, you should also simulate it with leverage before moving forward. In this case, Figure #4 is an example of such tests and demonstrates that the strategy is also scalable.

An important point in this trading strategy is that it is compounding on its trading behavior. Its equation was presented before. Here it is again:

$$F(t) = f_0 \cdot \prod_{1}^{N}(1 + r_i) = f_0 \cdot (1 + \bar{g}_N)^N \quad (3)$$

where r_i is the $\pm$ return on trade (i), and f_0 the initial bet or capital; $(\bar{g}_N)$ is the average return per trade for those N trades. The equation will evaluate the sequence of weekly returns on those trades and give the outcome of the trading strategy.

As of Dec. 6, 2025, we have $N = 892$ trades and r_i returns for $i = 1, 2, \ldots, 892$. Any improvement we make in any of those returns will be felt in the outcome as if it happened last week. The 2% improvement you made on trade $i = 42$ will reverberate all the way to trade $i = 892$. This is why improving your trading procedures will raise the strategy's outcome. Another way of saying this is that there is much we can do to improve the presented results.

– Multi-Strategy Scenarios With OPPW TQQQ. 15.8 Years.

You find investing in TQQQ too risky. OK. Then, how about mixing SPY and TQQQ to reduce the volatility? Put 70% in SPY and 30% in TQQQ. With SPY's average growth rate at 10% and TQQQ's at 70%, you would get a table like the one below.

Figure #6: My OPPW TQQQ Plus SPY Scenarios. 15.8 Years.

Initial Capital: $100,000

Year	SPY (70%) 10% CAGR	TQQQ (30%) 70% CAGR	Total	SPY (%) Share	Combined Return
1	77,000	51,000	128,000	60.16%	28.00%
2	84,700	86,700	171,400	49.42%	30.92%
3	93,170	147,390	240,560	38.73%	33.99%
4	102,487	250,563	353,050	29.03%	37.08%
5	112,736	425,957	538,693	20.93%	40.05%
6	124,009	724,127	848,136	14.62%	42.81%
7	136,410	1,231,016	1,367,426	9.98%	45.30%
8	150,051	2,092,727	2,242,778	6.69%	47.52%
9	165,056	3,557,636	3,722,693	4.43%	49.47%
10	181,562	6,047,982	6,229,544	2.91%	51.16%
11	199,718	10,281,569	10,481,287	1.91%	52.64%
12	219,690	17,478,667	17,698,357	1.24%	53.93%
13	241,659	29,713,734	29,955,393	0.81%	55.06%
14	265,825	50,513,348	50,779,173	0.52%	56.05%
15	292,407	85,872,692	86,165,099	0.34%	56.92%

(*Click here to enlarge*)

What we can observe is that, due to the higher TQQQ CAGR, SPY's participation will represent a smaller and smaller share as years increase, to the point that it becomes insignificant after 15 years. Nonetheless, you would still have a combined CAGR of 56.92%. You would outperform market average proxies like SPY by a wide margin.

If we increased TQQQ's share to 50%, we would get something like Figure #7, assuming the same growth rates. Increasing TQQQ's share would increase the combined return to 62.34% over those 15 years.

You improve TQQQ's average return to 80%, and its outcome and CAGR would increase as well. It would raise the combined return to 71.88% from 62.34% at the 70% CAGR level as shown in Figure #8 below.

Figure #7: My OPPW TQQQ SPY 50/50 Scenarios. 15.8 Years.

Initial Capital: $100,000

Year	SPY (50%) 10% CAGR	TQQQ (50%) 70% CAGR	Total	SPY (%) Share	Combined Return
1	55,000	85,000	140,000	39.29%	40.00%
2	60,500	144,500	205,000	29.51%	43.18%
3	66,550	245,650	312,200	21.32%	46.15%
4	73,205	417,605	490,810	14.92%	48.84%
5	80,526	709,928	790,454	10.19%	51.21%
6	88,578	1,206,878	1,295,456	6.84%	53.25%
7	97,436	2,051,693	2,149,129	4.53%	55.00%
8	107,179	3,487,879	3,595,058	2.98%	56.48%
9	117,897	5,929,394	6,047,291	1.95%	57.74%
10	129,687	10,079,970	10,209,657	1.27%	58.82%
11	142,656	17,135,948	17,278,604	0.83%	59.74%
12	156,921	29,131,112	29,288,033	0.54%	60.53%
13	172,614	49,522,890	49,695,504	0.35%	61.22%
14	189,875	84,188,913	84,378,788	0.23%	61.81%
15	208,862	143,121,153	143,330,015	0.15%	62.34%

(*Click here to enlarge*)

Figure #8: My OPPW TQQQ SPY 50/50, TQQQ 80% Scenarios. 15.8 Years.

Initial Capital: $100,000

Year	SPY (50%) 10% CAGR	TQQQ (50%) 80% CAGR	Total	SPY (%) Share	Combined Return
1	55,000	90,000	145,000	37.93%	45.00%
2	60,500	162,000	222,500	27.19%	49.16%
3	66,550	291,600	358,150	18.58%	53.00%
4	73,205	524,880	598,085	12.24%	56.38%
5	80,526	944,784	1,025,310	7.85%	59.28%
6	88,578	1,700,611	1,789,189	4.95%	61.72%
7	97,436	3,061,100	3,158,536	3.08%	63.76%
8	107,179	5,509,980	5,617,160	1.91%	65.46%
9	117,897	9,917,965	10,035,862	1.17%	66.88%
10	129,687	17,852,336	17,982,023	0.72%	68.07%
11	142,656	32,134,205	32,276,861	0.44%	69.08%
12	156,921	57,841,569	57,998,490	0.27%	69.94%
13	172,614	104,114,824	104,287,438	0.17%	70.68%
14	189,875	187,406,684	187,596,559	0.10%	71.32%
15	208,862	337,332,031	337,540,893	0.06%	71.88%

(*Click here to enlarge*)

It is interesting to see how the combined return evolved over the years. First, the impact of maintaining SPY is less percentage-wise as the years accumulate. Second, the combined return increases year after year, as it should, since TQQQ is taking up more and more space.

Regardless, adding 5 years to this strategy would give Figure #9.

Figure #9: My OPPW TQQQ SPY 50/50, TQQQ 80% Scenarios. 20 Years.

Initial Capital: $100,000

Year	SPY (50%) 10% CAGR	TQQQ (50%) 80% CAGR	Total	SPY (%) Share	Combined Return
1	55,000	90,000	145,000	37.93%	45.00%
2	60,500	162,000	222,500	27.19%	49.16%
3	66,550	291,600	358,150	18.58%	53.00%
4	73,205	524,880	598,085	12.24%	56.38%
5	80,526	944,784	1,025,310	7.85%	59.28%
6	88,578	1,700,611	1,789,189	4.95%	61.72%
7	97,436	3,061,100	3,158,536	3.08%	63.76%
8	107,179	5,509,980	5,617,160	1.91%	65.46%
9	117,897	9,917,965	10,035,862	1.17%	66.88%
10	129,687	17,852,336	17,982,023	0.72%	68.07%
11	142,656	32,134,205	32,276,861	0.44%	69.08%
12	156,921	57,841,569	57,998,490	0.27%	69.94%
13	172,614	104,114,824	104,287,438	0.17%	70.68%
14	189,875	187,406,684	187,596,559	0.10%	71.32%
15	208,862	337,332,031	337,540,893	0.06%	71.88%
16	229,749	607,197,655	607,427,404	0.04%	72.37%
17	252,724	1,092,955,780	1,093,208,503	0.02%	72.81%
18	277,996	1,967,320,404	1,967,598,400	0.01%	73.20%
19	305,795	3,541,176,727	3,541,482,522	0.01%	73.55%
20	336,375	6,374,118,108	6,374,454,483	0.01%	73.87%

(*Click here to enlarge*)

It changed the picture entirely, producing 18.88 times as much as the first 15 years.

Having SPY in the picture has little long-term impact since it represents only 0.01% of the total after 20 years. When I say, ”the real prize is at the end of the rainbow,” that is what the above chart conveys.

Should you play for only the first 5 years? Or go for the last 5, knowing that to get there, you will have to be there for the first 15 years?

You could also share the TQQQ risk with other ETFs like SPY and QQQ. From Figure #10 below, it would not make that much of a difference. It might lower the max drawdown, but we should remember that TQQQ and QQQ are based on SPY. A drawdown in SPY will also be a drawdown for QQQ and TQQQ, and at the same time.

Figure #10 did not change much compared to the SPY TQQQ scenario.

You might as well put it all on TQQQ for the duration and get the higher outcome as shown in Figure #11.

Figure #10: My OPPW TQQQ, SPY, and QQQ Scenarios. 15.8 Years.

Initial Capital: $100,000

Year	SPY (25%) 10% CAGR	QQQ (25%) 15% CAGR	TQQQ (50%) 80% CAGR	Total	SPY (%) Share	Combined Return
1	27,500	28,750	90,000	146,250	18.80%	46.25%
2	30,250	33,062	162,000	225,312	13.43%	50.10%
3	33,275	38,022	291,600	362,897	9.17%	53.67%
4	36,602	43,725	524,880	605,208	6.05%	56.85%
5	40,263	50,284	944,784	1,035,331	3.89%	59.59%
6	44,289	57,827	1,700,611	1,802,727	2.46%	61.93%
7	48,718	66,500	3,061,100	3,176,319	1.53%	63.89%
8	53,590	76,476	5,509,980	5,640,046	0.95%	65.54%
9	58,949	87,947	9,917,965	10,064,860	0.59%	66.93%
10	64,844	101,139	17,852,336	18,018,319	0.36%	68.10%
11	71,328	116,310	32,134,205	32,321,843	0.22%	69.10%
12	78,461	133,756	57,841,569	58,053,786	0.14%	69.95%
13	86,307	153,820	104,114,824	104,354,951	0.08%	70.68%
14	94,937	176,893	187,406,684	187,678,514	0.05%	71.32%
15	104,431	203,427	337,332,031	337,639,889	0.03%	71.88%

(*Click here to enlarge*)

Figure #11: My OPPW TQQQ Alone. 15.8 Years.

Initial Capital: $100,000

Year	SPY (0%) 10% CAGR	QQQ (0%) 15% CAGR	TQQQ (100%) 80% CAGR	Total	SPY (%) Share	Combined Return
1	0	0	180,000	180,000	0.00%	80.00%
2	0	0	324,000	324,000	0.00%	80.00%
3	0	0	583,200	583,200	0.00%	80.00%
4	0	0	1,049,760	1,049,760	0.00%	80.00%
5	0	0	1,889,568	1,889,568	0.00%	80.00%
6	0	0	3,401,222	3,401,222	0.00%	80.00%
7	0	0	6,122,200	6,122,200	0.00%	80.00%
8	0	0	11,019,961	11,019,961	0.00%	80.00%
9	0	0	19,835,929	19,835,929	0.00%	80.00%
10	0	0	35,704,672	35,704,672	0.00%	80.00%
11	0	0	64,268,410	64,268,410	0.00%	80.00%
12	0	0	115,683,138	115,683,138	0.00%	80.00%
13	0	0	208,229,649	208,229,649	0.00%	80.00%
14	0	0	374,813,368	374,813,368	0.00%	80.00%
15	0	0	674,664,062	674,664,062	0.00%	80.00%

(*Click here to enlarge*)

Adding five years as we did earlier, we would get Figure #12.

Based on the simulations, it should be evident that it is all your choice. What CAGR level are you looking for?

I want to remind you that you could do even better. There is much room to improve this trading strategy. It is all in your hands, with examples of choices you can make.

Figure #12: My OPPW TQQQ Alone. 20 Years.

Initial Capital: $100,000

Year	SPY (0%) 10% CAGR	QQQ (0%) 15% CAGR	TQQQ (100%) 80% CAGR	Total	SPY (%) Share	Combined Return
1	0	0	180,000	180,000	0.00%	80.00%
2	0	0	324,000	324,000	0.00%	80.00%
3	0	0	583,200	583,200	0.00%	80.00%
4	0	0	1,049,760	1,049,760	0.00%	80.00%
5	0	0	1,889,568	1,889,568	0.00%	80.00%
6	0	0	3,401,222	3,401,222	0.00%	80.00%
7	0	0	6,122,200	6,122,200	0.00%	80.00%
8	0	0	11,019,961	11,019,961	0.00%	80.00%
9	0	0	19,835,929	19,835,929	0.00%	80.00%
10	0	0	35,704,672	35,704,672	0.00%	80.00%
11	0	0	64,268,410	64,268,410	0.00%	80.00%
12	0	0	115,683,138	115,683,138	0.00%	80.00%
13	0	0	208,229,649	208,229,649	0.00%	80.00%
14	0	0	374,813,368	374,813,368	0.00%	80.00%
15	0	0	674,664,062	674,664,062	0.00%	80.00%
16	0	0	1,214,395,311	1,214,395,311	0.00%	80.00%
17	0	0	2,185,911,560	2,185,911,560	0.00%	80.00%
18	0	0	3,934,640,808	3,934,640,808	0.00%	80.00%
19	0	0	7,082,353,454	7,082,353,454	0.00%	80.00%
20	0	0	12,748,236,216	12,748,236,216	0.00%	80.00%

(*Click here to enlarge*)

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