The Fleury OPPW TQQQ Strategy:

— RETIRE RICH —

Guy R. Fleury

ISBN: 978-1-0679689-0-8

My Website: **AlphaPowerTrading.com**

Retire Rich, is my 50^{th} in a series of articles and papers demonstrating the merits of a single and free ETF trading strategy. The underlying reason behind such an endeavor was to present a valuable investment tool that could show you could do better than average.

Just because a trading strategy is free doesn't mean it's worthless. You will find that the Fleury OPPW TQQQ strategy, and its variations built on the same principles, are more than worthwhile. These strategies can enable you to retire rich.

We usually see theoretical trading systems based on ”secret” or ”proprietary” code where you cannot verify any of it, unless you subscribe to their newsletter or buy their trading software or services.

Here, with the free code of the Fleury OPPW TQQQ trading strategy, you have a starting point, a debugged program with its trading logic exposed, with the option to change the code or add whatever trading routines you might value. A trading program is simply the automation of what you could have done by hand. So, no surprise, you could also execute this strategy by hand.

– THE BASIC EQUATION

My paper, **Beyond Market Averages**, recommended that parents adhere to the Trump Accounts.

They could buy the yearly $\$5,000$ limit of SPY shares for the child's first 20 years. And then at 20, switch to buy $\$20,000$ of QQQ shares each year for the next 45 years. It would provide an interesting nest egg for when they retire at 65. The paper also showed they could do better with little added effort.

There is an equation for the yearly contribution plan controlling your child's fund:

$$F(t) = C_1 \cdot \frac{(1+\bar{r}_1)^{n_1} - 1}{\bar{r}_1} + C_2 \cdot \frac{(1+\bar{r}_2)^{n_2} - 1}{\bar{r}_2} \tag{1}$$

where $n_1 = 20$, $n_2 = 45$, $\bar{r}_1 = 0.10$, and $\bar{r}_2 = 0.15$. The contributions for the first 20 years are $C_1 = \$5,000$, and for years 20 to 65, they would be: $C_2 = \$20,000$. In all, the sum of contributions will be $\$1,000,000$, coming from: $20 \cdot \$5,000 + 45 \cdot \$20,000 = \$1,000,000$, to get back some $\$70,000,000$+ at age 65.

The growth rate for the first 20 years ($\bar{r}_1$) was at ≈10%, within the SPY long-term market average. You could get that rate simply by buying SPY shares every year.

Whereas for the next 45 years, buying shares of QQQ would be sufficient to increase the average growth rate to ≈15%.

There is nothing extraordinary in equation (1). SPY and QQQ will be there for many years to come, just as the S&P 500 and the NDX index will still be there over the next 100 years.

You would need the total collapse of the US stock market to obliterate those two indexes and, as a consequence, destroy SPY and QQQ. Do you think that will happen soon?[1]

In equation (1), you could assign your values to any of the parameters. For example, starting with the Trump Accounts, you could have:

$$F(t) = \$5,000 \cdot \frac{(1+0.10)^{20}-1}{0.10} + \$20,000 \cdot \frac{(1+0.15)^{45}-1}{0.15} = \$71,988,944 \tag{2}$$

If the $\$20,000$ yearly contributions were too much, you could reduce them to $\$10,000$, which would produce:

$$F(t) = \$5,000 \cdot \frac{(1+0.10)^{20}-1}{0.10} + \$10,000 \cdot \frac{(1+0.15)^{45}-1}{0.15} = \$36,137,660$$

The Trump Accounts alone up to year 20 would generate:

$$\$5,000 \cdot \frac{(1+0.10)^{20}-1}{0.10} = \$286,375$$

With a lower average return like ≈5%, you would have:

$$\$5,000 \cdot \frac{(1+0.05)^{20}-1}{0.05} = \$165,330$$

of which you would have provided $\$100,000$ of your own money. That outcome would be equivalent to having had an average 2.54% compounded return on your invested $\$100,000$ over those 20 years. Not much, even for the little effort you put into it.

You should consider a minimum outcome for either part of equation (1).

The average growth rates ($\bar{r}_1$ and $\bar{r}_2$) play a major role in equation (1), just as the amount of the yearly contributions.

The fund contribution formula depends on the annual contribution amount and the average rate of return on the invested funds. The formula is highly sensitive to the average return, since we are compounding over the long term.

[1] *As you know, the QQQ ETF mimics the NDX index and is composed of the same 100 highest-valued US stocks. Those 100 stocks have a combined value in excess of 20 trillion. With cash inflows, whether from contributions or otherwise, QQQ will increase its stock inventory based on the NDX weights. Its upper limit is to acquire all the shares of the top 100 stocks in its books. It will take time - a lot of time - while QQQ is acquiring shares; those companies will continue to grow and issue even more shares.*

Overall, it is not the first 20 years that have the most impact; it is the next 45 years up to retirement at 65. Those 45 years of compounding will make a significant difference.

Nothing stops you from having a self-managed fund where the $\$5,000$ limit of the Trump Accounts does not apply, nor would the less than 0.10% management fee limit on your ETF selection.

– SELF-MANAGED ACCOUNTS

For example, those first 20 years could have $\$20,000$ in contributions with a 20% average return, which would come to:

$$\$20,000 \cdot \frac{(1+0.20)^{20}-1}{0.20} = \$3,733,759 \tag{3}$$

It would give your child a great start to their adulthood. They could use part of it for whatever purpose they want and invest the rest in preparing for their retirement.[2]

What changed in the above estimate was the higher average return and the higher yearly contribution. You would have invested $\$400,000$ in your child's future. And gave him or her a $\$3,733,759$ headstart to their adulthood. It is a tremendous gift to give your child!

The young adult could continue with the same yearly contributions and maintain the same average return on their investment, using the same methods their parents used over the first 20 years. They would have their own parents as mentors on how to do the job. And those 20 years are more than enough to show that the parents' investment methods worked.

Investing at the same average rate of return for the next 45 years would translate into:

$$\$20,000 \cdot \frac{(1+0.20)^{45}-1}{0.20} = \$365,626,198$$

Your child, or any 20-year-old, would have more than enough in their retirement account as they reach 65. The person having applied the formula for those 45 years would have invested $\$900,000$ in contributions to get back $\$365,626,198$. A more-than-reasonable deal for the effort applied.[3]

For a newborn, we should add the outcome of the first 20 years to the above result. You would have the first 20 years continue to increase in the trading account, to

[2] *The Trump Accounts are available to all kids less than 18 years old. Only the kids born from January 2025 to December 2028 will have the \$1,000 fund headstart. Account holders will be able to access the funds once they reach 18 years old, for specific purposes. I encourage all parents to open a Trump Account and profit from its benefits. What I propose in this paper is to do more for your child and yourself.*

[3] *Less than ten minutes per week.*

which would be added the contributions after year 20 operating at the same average return:

$$\left[\$20k\cdot\frac{(1+0.20)^{20}-1}{0.20}\right]\cdot(1+0.20)^{45}+\$20k\cdot\frac{(1+0.20)^{45}-1}{0.20}=\$14,020,964,692 \tag{4}$$

We should notice that the first 20 years of the Trump Accounts with its $\$286,375$ appear insignificant compared to the fund's value at age 65 based on equation (4).[4]

You are the one planning your retirement, and also the one doing it for your child.

The things you can control are the size of those yearly contributions and the length of time you will follow your plan. Everything else resides in the average growth rate you will achieve. And there, it all depends on the investment methods you use. It remains a choice you have to make.

– THE SENSITIVITY FACTOR

The impact of an additional percentage point in CAGR could be considerable over a 65-year fund.

Just 1% added to the average return would transform equation (4) into:

$$\left[\$20k\cdot\frac{(1+0.21)^{20}-1}{0.21}\right]\cdot(1+0.21)^{45}+\$20k\cdot\frac{(1+0.21)^{45}-1}{0.21}=\$22,901,185,546 \tag{5}$$

A difference of $\$8,880,220,854$ just for a 1% difference in CAGR. That is the real power behind long-term compounding.

Would you push to increase your long-term CAGR?

Equation (5) shows there is a benefit to it. You can evaluate it now with a simple equation that does not make a prediction but assigns the value of that 1% added to your long-term CAGR.

There is more you could do and from the start.
An option is to put more money on the table.

For example, starting with a $\$100,000$ lump sum at the same rate as everything else. You could get:

$$\$100k\cdot(1+0.20)^{65}+\left[\$20k\cdot\frac{(1+0.20)^{20}-1}{0.20}\right]\cdot(1+0.20)^{45}+\$20k\cdot\frac{(1+0.20)^{45}-1}{0.20}=\$28,042,029,383 \tag{6}$$

If you increased the average growth rate by 1%, you would get:

$$\$100k\cdot(1+0.21)^{65}+\left[\$20k\cdot\frac{(1+0.21^{20}-1}{0.21}\right]\cdot(1+0.21)^{45}+\$20k\cdot\frac{(1+0.21)^{45}-1}{0.21}=\$46,947,530,369 \tag{7}$$

[4] *Compare equation (2) to equation (4).*

You are still at the pre-retirement planning stage. It is not at age 65 that you will be able to reach those numbers; it is by starting early.

By starting at 20 years old, you would have:

$$\cancel{\$100k \cdot (1+0.21)^{65}} + \cancel{\left[\$20k \cdot \frac{(1+0.21^{20}-1}{0.21}\right]} \cdot (1+0.21)^{45} + \$20k \cdot \frac{(1+0.21)^{45}-1}{0.21} = \$505,906,915 \tag{8}$$

If you could reach a 30% CAGR level, your investment, even though requiring more of your time, would considerably increase your retirement fund. As example, using the same structure as equation (6) would give:

$$\$100k \cdot (1+0.30)^{65} + \left[\$20k \cdot \frac{(1+0.30)^{20}-1}{0.30}\right] \cdot (1+0.30)^{45} + \$20k \cdot \frac{(1+0.30)^{45}-1}{0.30} = \$4,247,825,255,999 \tag{9}$$

As I emphasized in all my articles and papers on the Fleury OPPW TQQQ trading strategy, you are responsible for the design of your retirement plan, and the one for your child.

If you opt not to do any of that, then you shouldn't be surprised if your retirement fund is on the low side of expectations. The stock market can only reward those who participate in the game.[5]

It is irrelevant that you consider the stock market an investment vehicle or a game.

What should matter is: can you extract that money from your participation?

Are the decisions you are going to make reasonable or not?
Or even feasible?

– **THE LATE START**

You are already 30 years old. So what then?

You play the adult game with your yearly contributions. You are not a novice anymore. You have done your research, found a 30% CAGR method, and intend to retire early at 60. What would be the potential of that?

$$\$20k \cdot \frac{(1+0.30)^{30}-1}{0.30} = \$174,599,709 \tag{10}$$

You should not feel left out of the game. All you do is raise the average return. You have, for example, Mr. Buffett, with an average 20% CAGR over his long career, and the Medallion fund with its 39% net CAGR over the last 30 years. You also have Mr. Musk, with a CAGR over 100% building his businesses. There is a wide range of possibilities.

[5] *With a self-managed account, you can build your child's retirement fund starting at whatever age you want or can. You will have fewer withdrawal restrictions or management fee limits placed on the fund. More importantly, you can select the investment methods you want.*

Even with equation (10), you could also start with a lump sum that should operate at the same rate since you would be doing the same thing with the aggregated sum using the same investment program.

$$\$100k \cdot (1+0.30)^{30} + \$20k \cdot \frac{(1+0.30)^{30}-1}{0.30} = \$436,599,273 \tag{11}$$

You could get more by increasing your CAGR level. For instance, pushing it to an average 40% return. The estimate for your fund at 60 would be:

$$\$100k \cdot (1+0.40)^{30} + \$20k \cdot \frac{(1+0.40)^{30}-1}{0.40} = \$3,630,164,853 \tag{12}$$

It is understood that as you increase the average CAGR over the period,
the harder it is to obtain those results.
It does not make them impossible to reach.

Notwithstanding that, it would be in a traditional sense. It is part of what we have been taught for more than half a century.

Using a Fleury OPPW TQQQ type of trading strategy puts you in a different league.

It is a method of play, a gambling method at that, which could increase your overall performance. Nevertheless, it remains a matter of choice. Will you go along with it or not?

If all you intend to do is buy QQQ shares, then all you might get is QQQ's long-term average return over the investment period. Adjusting equation (12) to the average QQQ return, would give:

$$\$100k \cdot (1+0.15)^{30} + \$20k \cdot \frac{(1+0.15)^{30}-1}{0.15} = \$15,316,080 \tag{13}$$

That is a huge difference in outcome compared to equation (12).

Nothing stops you from choosing whichever investment method you prefer. Those are choices you have to make. For instance, if you find the result of equation (13) insufficient, you could add 5 years and retire at 65. This would give:

$$\$100k \cdot (1+0.15)^{35} + \$20k \cdot \frac{(1+0.15)^{35}-1}{0.15} = \$30,940,955 \tag{14}$$

Would you continue your investment plan for another five years to double your retirement fund?

It is not the end of your quest; you also have those retirement years to consider.

– THE RETIREMENT YEARS

You or your child has reached retirement age. From there, you might have another 35+ years to go. You will have to depend on the value of your retirement fund.[6]

[6] *Your other sources of income, if any, are considered independent.*

Once you retire, you are now ready to start extracting some income from the fund. You could have started withdrawing funds earlier, at any time you felt it was reasonable. It is a matter of choice here as well. Your first intention is to cover all your living expenses, and more.

It is by the time you reach your 50s and 60s that you realize that you should have done more, either by putting more on the table or trying to find higher average returns before you reached 65.

Now, as a retiree, you want to withdraw, at least, your living expenses from your fund. And that fund needs to be substantial enough to carry you for 35+ years, not as an annuity with fixed income, but as a fund designed for continuously increasing withdrawals.

It changes the picture: your retirement fund no longer receives annual contributions. Instead, you start withdrawing money from the fund for your living expenses. The impact would be:

$$F(t) = f_{65} \cdot (1 + \bar{r}_r - \bar{w}_r)^{35} \tag{15}$$

Everything depends on the accumulated fund up to retirement at age 65, the fund's average growth rate while in retirement, and the average withdrawal rate over the period. The outcome, $F(t)$, is the legacy fund you leave your children and loved ones.[7]

For example, you withdraw 5% of your fund's value every year, or any other percentage that is lower than the fund's average growth rate: $\bar{r}_r > |\bar{w}_r|$. This way, your fund will continue to grow even while in retirement, and continue to appreciate, on average, at the rate of: $(1 + \bar{r}_r - |\bar{w}_r|)^t$.

Instead of buying an annuity at retirement that gives you a fixed income stream, you continue to manage your fund on your own, which will grow at $(1 + \bar{r}_r - 0.05)^t$. Your 5% annual withdrawals would also grow at the same rate.

For instance, if your fund's average growth rate is 15%, your withdrawals would increase by 10% per year, on average. It is what equation (15) is stating. And if you managed an average 30% growth rate, the withdrawals would grow, on average, at 25% per year.[8]

The value of your fund at age 65 will depend on the processes you took to build it. Based on the examples presented, there is a wide range of outcomes depending on the investment methods used.

You might be good at analyzing past market data to extract all types of patterns, but designing productive future trading methods is another ball game. Patterns take time

[7] *The exponent in equation (15) is the number of years you survived after retiring.*
[8] *This is more than having indexed your fund to inflation.*

to form and can be identified once they have completed. You cannot identify a future pattern before or as it starts.

The real problem is what will happen in the future. It is not only about the years until you retire, but also the years after retirement, when your income streams may be different from your professional activity in the marketplace.

You do not expect to continue receiving a salary in retirement, but you should expect to receive an increasing income stream from your retirement fund. Even in retirement, you should at least outperform inflation and the withdrawal rate.

If your fund achieves $\$1.5$ million, or $\$1.5$ billion by the time you retire, it will have a major impact on your lifestyle. In the first case, your 5% withdrawal from the fund would give you $\$75,000$ for the first year, and from a $\$1.5$ billion fund: $\$75,000,000$.

However, that is only for year one of your retirement. You want your retirement fund to last for another 35+ years, potentially.[9]

Whatever your fund's value at age 65, while continuing to keep QQQ in your portfolio, you could have: $F(t) = f_{65} \cdot (1+0.15-0.05)^t$. Your fund would still grow, on average, at a 10% rate. All the while, your withdrawals would also rise by an estimated average of 10% per year. ($\bar{r}_r - |\bar{w}_r| = 0.10$).

Your yearly income from your fund would continue to grow even if you made those withdrawals. This should put even more emphasis on driving your retirement fund higher before you retire.

You could estimate the value of your legacy fund by following equation (15). For example, you die at age 80 (don't do that). You would have:

$$F(t) = f_{65} \cdot (1 + 0.15 - 0.05)^{15} = 4.17 \cdot f_{65}$$

Should you die at 90, you would be able to leave:

$$F(t) = f_{65} \cdot (1 + 0.15 - 0.05)^{25} = 10.8 \cdot f_{65}$$

All those calculations depend on the value of your fund at age 65. Nonetheless, by keeping the investment strategy adopted in prior years, you could maintain the same performance level in retirement.[10]

As for the withdrawals, they would increase at the $(\bar{r}_r - |\bar{w}_r|)$ rate. Using the equations above, we could have $F(t) = 0.05 \cdot f_{65} \cdot (1 + 0.15 - 0.05)^{15} = 0.2085 \cdot f_{65}$.

[9] *Depending on the size of your retirement fund, you might wish to have your fund reside in a state with no capital gain taxes. Based on the* $\$1.5$ *billion fund, that could be near a* $\$750,000,000$ *difference. While in retirement, with such a fund, you could reside anywhere.*

[10] *Simply holding QQQ could be sufficient to generate that compounding 15% return.*

In year 80, you would get 20% of the value of your fund at age 65 in a single year. If you reached $\$15$ million at 65, at 80 your withdrawal would be: $0.2085 \cdot \$15,000,000 = \$3,127,500$.

No annuity provider is offering such services, meaning increasingly large annuities, when you could do it all yourself with ease by doing nothing else than holding QQQ shares in your retirement portfolio.

If you could continue at an average 30% compounding rate while in retirement, your legacy fund would grow even faster: $F(t) = f_{65} \cdot (1 + 0.30 - 0.05)^{25} = 264.7 \cdot f_{65}$. Your legacy fund continues to grow, even with the 5% annual withdrawals. If the fund reached $\$30$ million by age 90 as in equation (14), it gives: $F(t) = \$30,000,000 \cdot (1 + 0.30 - 0.05)^{25} = \$7,940,933,880$. Your loved ones would most certainly appreciate such a legacy.[11]

There comes a point where you have enough money in your retirement account to start worthwhile withdrawals, even in retirement. Again, it is something you have to decide; it is your fund after all.

– LOOKING AT A FUTURE

Looking for outcomes 10, 20, or even 50 years in the future is neither prescience nor a form of prediction. It gets into a speculative realm.

All you can do is make mundane assumptions about what ”might” happen with no guarantee or certitude. You cannot predict a company will be there in 50 years and continue to thrive at a predefined growth rate.[12]

We can speculate whether IBM will still be there in 20 or 30 years. It is something else to predict its price 20 years from now. The more you distance your future self from your present, the more those projections might be illusions if not science fiction.[13]

We know a lot about the past, but
it is another thing when looking at the future.

Notwithstanding, if you want to build a retirement fund, whether for your kid or yourself, you will have to make basic assumptions about that unknown future.

Over the last century, the world has evolved and improved considerably. We should be able to imagine the world changing even more over the next 100 years. We

[11] *While in retirement holding QQQ shares, you can sell a few shares up to the desired withdrawal.*

[12] *In 2007, you had LEH (Lehman Brothers), which went bankrupt 9 months after making its historical high, after having thrived for over 100 years. In 2006, you would not have predicted such a thing, yet there it was. It is only one example among many.*

[13] *One hundred years ago, everyone would have called you crazy to say: one day, in about a hundred years, we will be able to talk to each other from all over the world and see the other person in a little box we can carry anywhere.*

will have improvements in all areas of endeavor, producing more energy to do even more.

Regardless, there are things you know will be there. We will still need to build, repair, move, and maintain things. The world is in a progression loop we cannot escape. We need to feed and shelter a growing population of over 8 billion people.[14]

Over the centuries, we built what was needed for humanity to survive. We will do the same for the coming centuries. We still have a few billion years to go before literally being fried.

The nature of money is changing; financial markets can be in turmoil; wars and politics are changing how people interact with each other. Some of it is in a good way, but some of it aims to destroy, maim, and kill people if they do not agree with their feelings, opinions, or politics.

Nevertheless, humanity will prevail and continue to raise the standard of living for most as it has done for centuries.

No government entity would have generated the big corporations we see today: Nvidia, Apple, Micron, Microsoft, Amazon, Google, Tesla, Meta, and many more. Will they go out of business? Maybe, in the years to come, but not next week. We will have to wait until other corporations with even better prospects take the lead.

But one thing that should still come out of that is a list of the top 100 corporations over the next few decades.

You often hear critics of these corporations, but none of those critics have done anything comparable to the above-cited corporations. A lot of them put everything on the line in the hope of succeeding and having their employees and shareholders prosper from their endeavors. The top 100 US corporations employ over 25 million people, and their shareholders' equity exceeds 30 trillion.

As soon as you look at the US stock market, you get to consider large numbers. For example, AAPL has over 14 billion shares outstanding. You will not be able to acquire all of those very soon. Even for QQQ, it would be a major undertaking, even if it presently holds about 112 million shares of Apple.

We should expect that all these companies will continue to do the best they can for their shareholders and themselves. It is with the participation of shareholders that they were able to thrive in the first place.

[14] *A 1% population growth rate would add over 800+ million people over the next 10 years. At a 2% rate, it would be more than 1.7 billion people.*

That trend is not breaking down in the foreseeable future. Shares of corporations might come to be defined differently, but their purpose will remain the same: finance capital expenditure and distribute the business risk.

– OTHER OPTIONS

Equation (1) governs part of your retirement fund. Adding an initial lump sum can have quite an impact as shown in equations (4), (5), (6), (7), (9), (11), (12), (13), and (14).

Nothing prevents you from increasing, staging, or decreasing either the initial lump sum or the yearly contributions.

All it would do is change the overall outcome and affect the size of your retirement fund.

You are still in a compounding return environment. And those cash injections can be viewed as separate compounding amounts, each with its own compounding curve. The fund is looking at the total of all cash inflows, including any dividends. It is what you will find on the bottom line of your fund's monthly account statement.

Using the first part of equation (6), you could start your child with two lump sums 5 years apart with a 20% average growth rate over the period.[15]

$$\$30k \cdot (1 + 0.20)^{65} + \$30k \cdot (1 + 0.20)^{60} = \$5,896,744,838 \tag{16}$$

You would have put $\$60$k on the table to give your child a $\$$5.89 billion fund at 65.

You could borrow these sums from your parents and pay them back at whatever rate they would accept. Your objective is to start the process as early as possible, since those lump sums have quite a long-term impact. You are compounding those amounts over 60 and 65 years.

All that would be required is to maintain that average CAGR. Even if you did that with QQQ at its average 15% CAGR, but with higher stakes, you could get:

$$50k \cdot (1 + 0.15)^{65} + 50k \cdot (1 + 0.15)^{60} = 660,089,306 \tag{17}$$

Equations (16), and (17) show how critical that long-term growth rate can be. And this is starting your child with these two lump sums. You could use your numbers to adapt to your situation. At least, with the above equations, you can make those estimates. There should be a mix that is suitable for you.

Consider the following with a higher average growth rate:

$$50k \cdot (1 + 0.20)^{65} + 50k \cdot (1 + 0.20)^{60} = 9,827,908,063$$

which again shows the impact of compounding over the long term.

15 *A 20% growth rate is was Mr. Buffett achieved over his 55+ years at BRK-A.*

You could also make your adult contributions in tranches, as in the following, where you have the first 20 years at $\$20,000$ and the next 25 years at $10,000$ per year:

$$\left[\$20k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.20)^{25} + \$10k \cdot \frac{(1+0.20)^{25}-1}{0.20} = \$74.099.201 \tag{18}$$

It should be noted that inverting the contribution amounts would give a different answer:

$$\left[\$10k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.20)^{25} + \$20k \cdot \frac{(1+0.20)^{25}-1}{0.20} = \$38,480,544 \tag{19}$$

as should be expected. It is preferable to have the higher contributions first, as illustrated with equations (18) and (19).

All the above equations relate to a basic compounding return equation:

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

where with any number of positions we could get: $F(t) = \sum [f_{0_i} \cdot (1+\bar{g}_i)^{t_i}]$. You are moving money around, converting it to shares, then returning it to cash.

The f_{0_i} amounts are asset-agnostic. It is just the value of a marketable asset that can appreciate with time.

Whatever you do investing or trading,
you are in a race with time.

The future value equation can't give you more time. There is a deadline: t.

However, you could reach higher outcomes by raising either the invested capital, the growth rate, or both at the same time.

For instance, raising the average growth rate in the second leg of equation (19) would generate the following:

$$\left[\$10k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.30)^{25} + \$20k \cdot \frac{(1+0.30)^{25}-1}{0.30} = \$1,364,323,136 \tag{20}$$

Having your higher contributions up front, would increase overall performance:

$$\left[\$20k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.30)^{25} + \$10k \cdot \frac{(1+0.30)^{25}-1}{0.30} = \$2,658,182,173 \tag{21}$$

You have many options available. You should adapt those equation parameters to your circumstances and preferences.

My point is that you have the portfolio formulas to help you determine what you want to do and evaluate the potential value of your efforts. Then find ways and strategies to achieve those potential goals.

If you could achieve a 30% CAGR average over the entire period, equation (21) would give:

$$\left[\$20k \cdot \frac{(1+0.30)^{20}-1}{0.30}\right] \cdot (1+0.30)^{25} + \$10k \cdot \frac{(1+0.30)^{25}-1}{0.30} = \$8,946,899,747 \tag{22}$$

The value of your initial lump sum should not be ignored due to its potential impact. For example, with a $\$100$k initial lump sum at 20% in your child's account plus $\$20$k contributions per year, you could get something like:

$$100k \cdot (1+0.20)^{65} + \left[\$20k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.20)^{45} + \$20k \cdot \frac{(1+0.20)^{45}-1}{0.20} = \$28,042,029,383 \tag{23}$$

You have portfolio-level equations to make those outcome estimates. It is up to you to choose the path you wish to take, depending on your possibilities (cash, time, and strategies).

Even if you start with a $\$10$k lump sum and make $\$2$k contribution per year, you could get:

$$10k \cdot (1+0.20)^{65} + \left[\$2k \cdot \frac{(1+0.20)^{20}-1}{0.20}\right] \cdot (1+0.20)^{45} + \$2k \cdot \frac{(1+0.20)^{45}-1}{0.20} = \$73,135,239 \tag{24}$$

Comparing equations (23) and (24) shows the impact of a larger initial lump sum and higher yearly contributions.

– LONG-TERM COMPOUNDING

We usually look at compounding over short-term intervals for loans, bonds, inflation, real estate, and stock appreciation on an annual basis. And do not see much difference between a 20% and 21% CAGR over a year or two.

As equations (6) and (7) show, that difference can be considerable after 65 years of compounding. Yet, we were looking at only an average 1% return difference.

Regardless, to reach those differences, you had to survive the whole investment period and make those investments from the start. You don't get instant gratification in year 63 for everything that happened before, as if you had been there from the beginning.

You can compensate for missed time by increasing invested capital, raising the average growth rate over the period, or doing both.

You started early, at 25, giving you 40 years before retiring; you could opt to accelerate the process. However, if you are already 50, you will need to accelerate more since time will be running out before retirement.

In an exponential function, it is not the beginning that matters the most; even if it counts, it is the last few years of that exponential curve.

In playing a long-term game in the stock market, your objective is a moving goal as you age from 20, 30, 40, or 50 to 100 years old. You might not reach 100, but you have to operate as if you did.[16]

[16] *A newborn today has a 50% probability of reaching 100 years old.*

What you do not build as your retirement fund,
won't be there waiting for you.

The stock market does not care about why you buy or sell a position. Nor does it care how long you hold that position. You should add to that: the market does not care about your opinions, your feelings, or your premonitions.

A small position is imperceptible to the average daily turbulence of the marketplace. However, large positions might impact the market price.

You do not have a million shares on the bid or the ask when you are ready to buy or sell that million shares.

It will force you to change your game as your strategy ages. Not doing so will not be in your best interest. However, that big volume problem has been solved by big traders long ago, and you do not have to look at it for another 5 to 10 years.

Since you started small (between one and two thousand shares on the first trade), there is no worry; your trading methods will not impact the market with your limit orders to enter or exit trades. Even as the trade size increases, you will find ways to distribute and stage those orders to reduce price impact.

Using the Fleury OPPW TQQQ trading strategy, you might have about 10 years (plus or minus 2) to prepare for when it will be needed to split your limit orders into marketable chunks.[17]

In my paper, ***Beyond Market Averages***, Table #3 shows the impact of a small weekly growth rate (from 0.25% to 1.50%) over up to 20 years. We usually do not look at market returns in terms of weeks; nonetheless, it is still a valid way of expressing portfolio returns.

The Fleury OPPW TQQQ strategy has the potential to deliver an average weekly return in the range of 0.75% to 1.25%+. That can have a considerable impact over some 20+ years.

It enables an accelerated curve to reach your retirement goal, easily surpassing a 40% average long-term CAGR. Your modifications to the program's trading logic could push performance even higher.

I encourage everyone to modify the trading strategy. It should produce a range of different trade exit prices, which would tend to prolong the strategy's usefulness. As a reminder, in 8 to 12 years, you will need to spread, or stage, your limit orders to reduce your trade's impact on price.

[17] *You could use multiple stealth limit orders (broker dependent) to hide part of the volume.*

Many have modified my version of the OPPW TQQQ strategy, just as I modified the original WL version in May 2024, which was first published on Wealth-Lab in 2022.[18]

So, the big question to ask is:

Why does the Fleury OPPW TQQQ strategy work?

Whatever trading strategy you execute, it has a payoff matrix equation:

$$F(t) = f_0 + \sum_{1}^{N} (\mathbf{H} \cdot \Delta\mathbf{P}) \tag{25}$$

which sums all the profits and losses, where $\mathbf{H}$ is the stock holding matrix and $\Delta\mathbf{P}$ the price difference between entry and exit of any position, including the daily closing prices in between used for portfolio valuation.

A strategy trading the 100 stocks in QQQ over 20 years would have a matrix of 25,200 rows by 100+ columns. Not a practical matrix to manipulate, especially when you will be adding new rows every day and occasionally adding columns to mimic QQQ's changing stock list.

Any trading strategy can satisfy equation (25). It could also be expressed using a series of trades:

$$F(t) = f_0 + \sum_{1}^{N} (q_i \cdot \Delta_i p_i)$$

for all trades i up to N. It gives the same answer as equation (25). My current version of the OPPW TQQQ strategy has the number of trades N exceeding 950, and will continue to grow: one and sometimes two trades per week.

Why put equation (25) on the table? Because you have to address the "what" you can do. It is up to you to extract as much as possible from the above equation, whether it does one or a thousand trades. You do not care about matrices or series unless you can profit from them, at least in the stock trading world.

So your first objective is: $\sum_1^N (\mathbf{H} \cdot \Delta\mathbf{P}) > 0$. That is to generate long-term profits, whatever your strategy's trading logic, procedures, and rules.

Equation (25) would also work for trading rental units or collectibles if you wanted to. It would give the value of all your holdings for any row in the matrix.

A stock trade is like taking a segment from a time series, taking a slice delimited by the entry and exit prices. All to generate: $\Delta_i p_i$, the price difference between exit and entry: $\Delta_i p_i = p_{i+\tau} - p_i$, where τ is the interval between the exit and entry prices.

Suppose we trade in the following manner. We buy at the beginning of each year and

[18] *To compare versions, the 2022 version is in the example section of the Wealth-Lab 8 program.*

sell at the end of the year: a total of 252 trading days, on average. We should expect to have the same return as the trading vehicle we choose. However, this average market return is about 10% per year. Therefore, you should expect, after one year: $F_i(t) = f_i \cdot (1 + 0.10)^1 = 1.10 \cdot f_{i_0}$.

This is a long-term market average applied over one year; even if it is the most expected value, you will rarely get it. What you will get is: $\pm r_i$, whatever it may be: positive or negative. As you add years, the average of these returns should tend to this long-term average return: $\frac{1}{N} \cdot \sum_1^N \pm r_i \to \bar{r}$.

There is another consideration in the above, since you do not win every year. The stock price might generally go up, but some do go down, and some even go bankrupt. It is the trading world you have to deal with. You cannot predict with a high degree of certainty if you will have a gain on your next trade.

You need to think in terms of long-term averages for your trading activity, including your long-term achievable average growth rate.

So, we could change the above series payoff equation to:

$$F(t) = f_0 + \sum_1^N (q_{i-1} \cdot p_{i-1} \cdot \pm r_i) \tag{26}$$

where a trade is defined by its percentage outcome ($\pm r_i$).

You have your bet on the table $(q_{i-1} \cdot p_{i-1})$ and are waiting for how much you will make or lose ($\pm r_i$) on that trade after time τ. If you hold your position for 10 years, what you will get is the return that stock generated over those 10 years. Not a penny more.

It is not the bet that matters; it is the exit price. And the bet can be any size your trading account can support.

Therefore, over the long term, all your trades should average out to about that annual 10% long-term market average. Your portfolio will have good and bad years, but over 20 to 30 years, your CAGR will tend toward that 10% long-term average as it did for the majority of investors over the past 100 years.

The more your holding time increases, the more your CAGR will tend to the market's long-term average; again, that 10% average return coming back to haunt you. Also, as the trade interval increases, the potential number of trades decreases.

You want to break that sequence. But what bothers you most is that $\pm r_i$, an unknown future value for when you make your next bet, and all those that will follow.

No matter the average trade interval, if r_i is negative for that trade, you lost part of your bet.

I should emphasize this one. You lose only $-r_i$ of your bet. That is not the same as you lose 100% of your stake. It means you win or lose a fraction of your bet size.

Why should that matter?

It matters because you can go on and make another bet. If you place 100% of your capital on a bet and lose 5%, your next bet can be the 95% left in the account. This way, you can suffer a series of losses without losing everything, giving you the potential to recuperate and continue trading to eventually surpass your account's last high.

As your losses increase, your next bet size decreases. And as your gains increase, your next bet size will increase.

The sequence of trades will matter, just as their size and returns. It gets you back to equation (26) in which every trade will matter.

Another expression for equation (26) is:

$$F(t) = f_0 \cdot \prod_{1}^{N} (1 \pm r_i) \tag{27}$$

where again $\pm r_i$ is the percent profit or loss on trade i. Equation (27) makes the trading strategy scalable, with f_0, the initial stake, being the scaling factor.

You have a continuous series of returns always applied to the previous portfolio value. And again, each trade's percent win or loss will matter. We have the advantage that all $\pm r_i$ are over at most one week, the maximum duration of each trade. This is only so much that a stock index like NDX will vary in a single week.

A particularity in equation (27) is that if you switch the $\pm r_i$ around, whether it is one or a thousand, you will get the same outcome.

The order of those past returns r_i is irrelevant. This is why a Monte Carlo simulation without replacement always gives the same answer. Only the paths taken will differ.

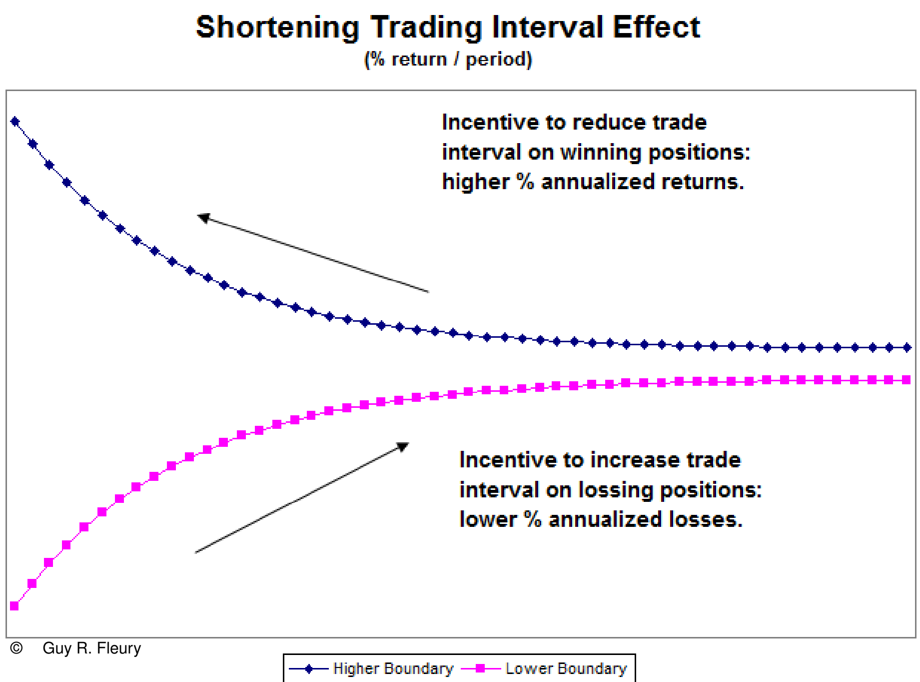
In equation (27), you go bankrupt the first time $r_i = -1.0$, that is, following a 100% decline. Otherwise, you will always have funds to recuperate the losses and eventually exceed your last highest high.

Figure #1 illustrates another point: the more you increase the trade interval, the more it tends toward the long-term average. You have an incentive to reduce the average trade interval, since it should tend to increase the average return per trade. Not because you are predicting anything, but simply because, as you reduce the trade interval, you are increasing the average annualized volatility and the concerns of the associated higher risk.

If you reduce the trade interval in the expectation of increasing annualized returns, you will also have to increase the number of trades.

In my version of the OPPW TQQQ strategy, a trade can last at most 5 trading days (one week).[19] You have one trade on week one, so what do you do with the other 51 weeks? If you make 1% on that one-week trade, with no other trades, all you get is that 1% return for the year.

Figure #1. Expected Return By Trade Interval



(*Click here to enlarge*)

However, averaging a 1% return per week can give for $n = 52$ trades:

$$f_0 \cdot (1 + 0.01)^{52} = 1.6777 \cdot f_0$$

a 67.77% CAGR. Already exceeding by a wide margin the long-term expected 10% per year.[20] The average return per trade comes from: $\frac{\sum_1^N \pm r_i}{N} \approx 0.01$.

It is not a question of whether you want to trade; it is that you have to, either short-term or long-term. You cannot leave your money idle. You have to invest it in one form or another.

[19] *The average holding period per trade is roughly 3 trading days.*

[20] *For comparison:* $f_0 \cdot (1 + 0.01)^{52 \times 20} = 33.55 \cdot f_0$, *while* $f_0 \cdot (1 + 0.6777)^{20} = 31,209 \cdot f_0$ Even a 40% average return per year would be more than noticeable: $f_0 \cdot (1 + 0.40)^{20} = 836 \cdot f_0$. The 10% average return per year would give: $f_0 \cdot (1 + 0.10)^{20} = 6.72 \cdot f_0$.

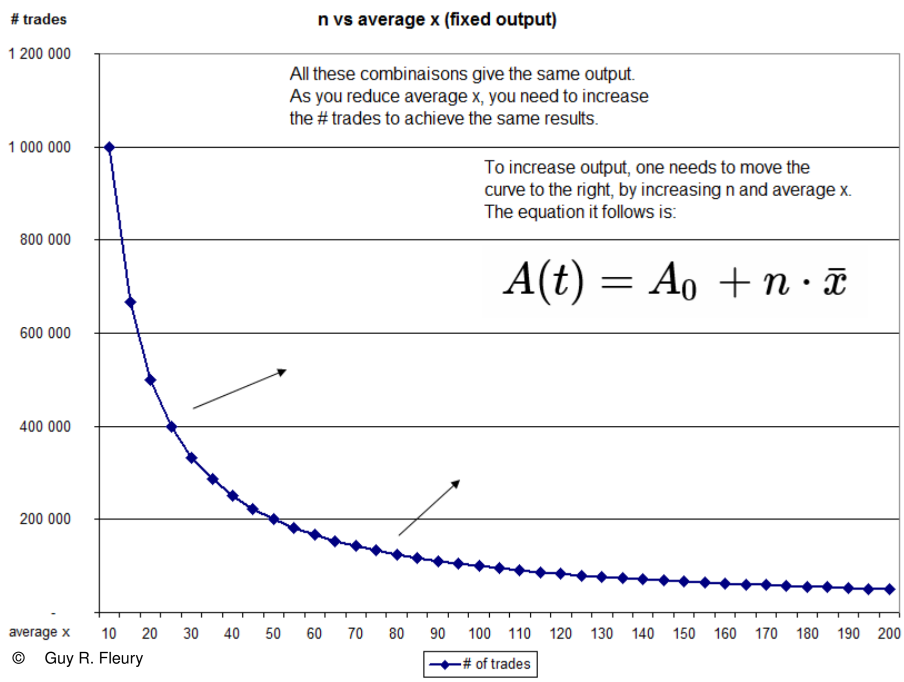
You can still stay invested in any position for years at a time. You control your portfolio and make all those trading and investment decisions.

No one is forcing you to do anything in trading. Whatever investment methods you use, you will have to give your consent.

Figure #2 shows trade equivalence based on average price. At lower prices, we need more and more trades to achieve the same result. The chart shows $n \cdot \bar{x} = \$10,000,000$.

At an average profit of $\$20$ per trade, you would need 500,000 trades to get there. The same goes if your average profit per trade was $\$100$; you would need 100,000 trades. And if you make, on average, $\$10,000$ per trade, you need a thousand trades to do the same job.

Figure #2. Trade Equivalence Based On Average Price



(*Click here to enlarge*)

This gets us right back to finding some $N \cdot \bar{x}$ that could meet your objectives, where $\bar{x}$ is the average profit per trade.

Figure #2 shows the value of $n \cdot \bar{x}$ for a fixed outcome. All the points on the blue line give $\$10,000,000$ in total profits. This chart could be scaled, and the relationship would hold. The curve would stay the same; only the vertical axis would change.

There is math behind everything you do in the market. Nonetheless, you can choose to trade at any price level you want. All you need is to be consistent within your trading approach.

Whichever trading methods you intend to choose, they should not stop you from using a group of high-performing strategies.

The Fleury OPPW TQQQ strategy only plays for those average weekly returns $\pm r_i$. It considers r_i as the quasi-random outcome of its weekly bet.

The strategy does not make predictions; it only makes a bet (buy Monday's open) to then wait for its exit: $\pm r_i$. It accepts that most of those returns are quasi-unpredictable (quasi-random).

You can make a bet, but that does not guarantee that it will be profitable, especially in an almost random trading environment.

Whatever system you adopt in trading stocks, on hundreds of trades, you will not get a 100% win rate.[21]

It is up to you to design a trading strategy that can survive over the long term. If it fails in 20 years, there should be no way of thinking it was a "good" strategy from the start. You should, at least, be able to show that your stock trading strategy could have survived over the past 10 to 15 years.

However, just surviving is not enough; you should also require that your strategy exceeds market averages as a bare minimum.

Every effort should be made to at least be profitable over the long term. You do not have much of a choice on that. Not enough profits, meaning performing below market average, should not be considered the best you can do.

You have to outperform long-term market averages; otherwise, there is no value in your trading methods since you could have done better by simply ignoring them and investing in the market average, for example, by buying SPY or QQQ.

Figure #3 shows a sustained and annualized 5% return per period based on the holding time of one week to 52 weeks.

For example, 5% per month would give: $(1 + 0.05)^{12} = 1.7958$, or a 79.58% per year. Whereas a 5% per six months would give: $(1 + 0.05)^2 = 1.1025$, the equivalent of 10.25% compounded.

As you shorten the trade's average duration, for the same return, you are increasing

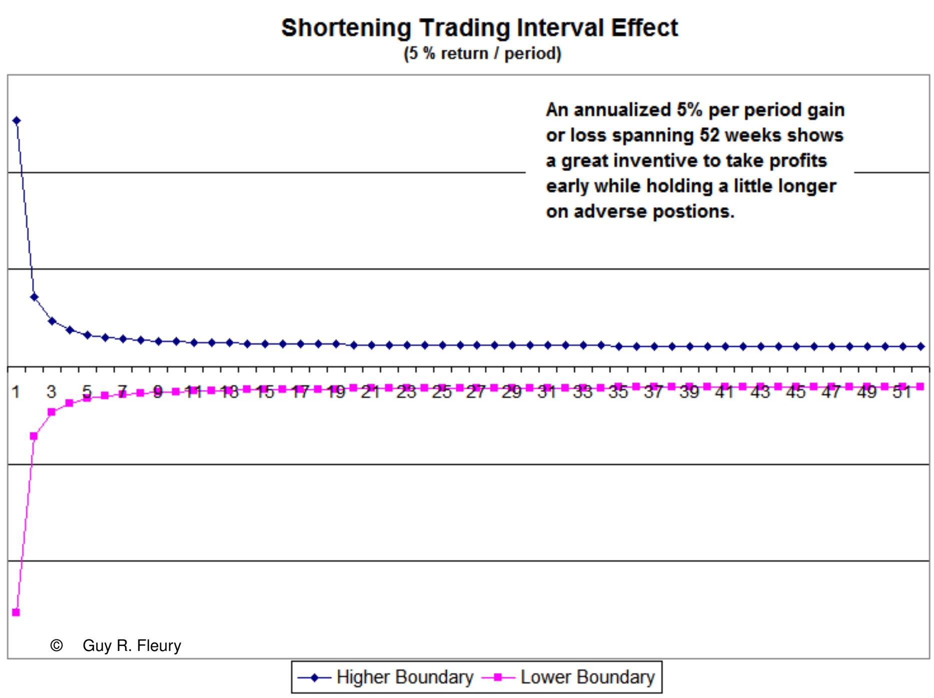
[21] *For example, my last simulation had a 58.99% win rate, consequently a 41.01% losing rate. Showing you do not win all the time. About 40% of the trades will suffer losses. That is part of the game you play.*

the annualized rate of return, as illustrated in Figure #3.

However, this progression is relatively slow. Even with 6-month intervals, you get little added benefit compared to holding SPY at its average 10% per year.

Things start to change when you slice the trading intervals into more segments. For example, making trades that last, on average, 3 months would give: $(1 + 0.05)^4 = 1.2155$, raising the annual return to 21.55% should you make those 4 trades; an average 3-month swing trading strategy could do that.

Figure #3. Annualized Returns



(*Click here to enlarge*)

The Fleury OPPW TQQQ strategy aims for 1% per week: $(1+0.01)^{52} = 1.6777$, which, in its present state, is exceeded. It can even exceed 1.25% per week: $(1+0.0125)^{52} = 1.9078$. It is not a big incremental change, passing from 1.00% to 1.25% per week. But it can make a difference. And over the long term, a big one at that.

Figure #3 is part of the reason the Fleury OPPW TQQQ strategy and its siblings work. These strategies address the left-most side of the curve in Figure #3. A region of high volatility. If the market average moves by 1% in a day, that has an annualized return: $(1 + 0.01)^{252} = 12.274$, or 1,227% for the year.

We all know the market never gets to such high yearly returns. However, we often see the market move $\pm1\%$ or $\pm2\%$ in a day, and sometimes more.[22]

[22] *In October 1987, the DOW average dropped by -22% in a single day!*

It is more reasonable to see average returns at 0.20% per week: $(1 + 0.002)^{52} = 1.1095$, or close to it — a compounding return of 10.95% per year, which is closer to the market's long-term average.

By making your trade interval at most 5 trading days, aiming for a 1% return, you have confined yourself to this niche trading environment on the left side of Figure #3, where you can also reach higher volatility trades than the 1% average sought.[23]

QQQ's average daily return is ≈0.10%, while its weekly average is ≈0.40%.

Over the past 15 years, QQQ's average daily range has been around 1.5% to 2.0%. The open-to-close captures, on average, about 47% of the daily range. Over the past 15 years, QQQ has had an average 4% to 5% range per week.

The above numbers are significant enough to support weekly trading.

There is more to it since we are trading TQQQ, a 3x-leveraged version that tracks and amplifies QQQ's every move.

We should expect daily and weekly range and volatility numbers to be 3x larger than QQQ. Weekly, it is reasonable to expect TQQQ to swing by 12% to 15%, thereby giving the Fleury OPPW TQQQ trading strategy ample room to extract its 1% per week goal.

Based on TQQQ's weekly percent gain or loss, there is room to exceed the +1% per week objective.

It is why I am not surprised to see some have improved on my version of the OPPW TQQQ strategy and pushed their CAGR higher. They could do it because there was sufficient room for them to do so. Even with their higher numbers, they still have room to do better.

Trade efficiency is in the range of 18% to 19%, meaning that the trades, on average, capture less than 20% of what was available. The trade entry efficiency is about 51%. A trading system is considered to have low efficiency if it averages less than 60%, which again shows that there is room for improvement.

The higher returns are permissible due to the strategy's trading rules. The Type-C trades enable the strategy to prosper because they do not impede its opposing and corresponding Type-B trades.

Any trading program structured in the same manner could benefit from its trading

[23] *Refer to Type-A trades in previous articles. For example: see Figure #3 in **MY EQUATION**.*

routines.[24]

The way you play the game
becomes the reason you win the long game.

Figure #4 shows a trade distribution for the Fleury OPPW TQQQ trading strategy. It is divided into four trade types based on each trade's outcome.

According to Figure #4, there should be no advantage in this trade distribution since Type-C would cancel out Type-B, and Type-D would also tend to cancel most of Type-A trades. The overall result of such a distribution would be that you lose the game due to return erosion.

The math is simple. For example, with an equal average gain or loss of $\pm 7\%$ and 1,000 trades, we should get:

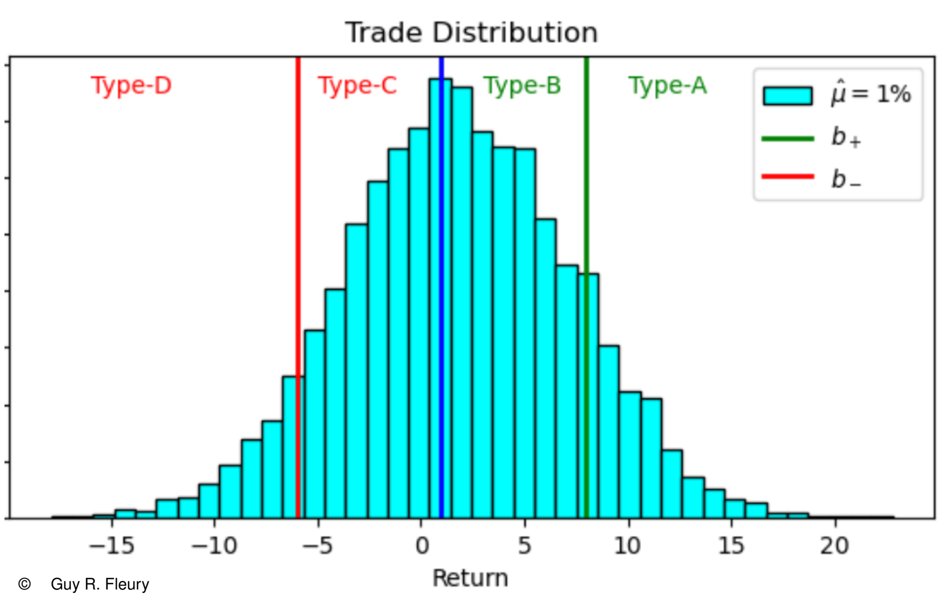
$$F(t) = f_0 \cdot (1 + 0.07)^{500} \cdot (1 - 0.07)^{500} = 0.08577 \cdot f_0$$

Even with a 50% win rate, the portfolio would be almost ruined after 1,000 trades. The outcome would be even more problematic should the average percent gain or loss average $\pm 10\%$.

$$F(t) = f_0 \cdot (1 + 0.10)^{500} \cdot (1 - 0.10)^{500} = 0.00657 \cdot f_0$$

leaving you with $\$657$ on your initial $\$100,000$.

Figure #4. Trade Distribution



(*Click here to enlarge*)

[24] *Other classifications could have been used to describe those four trade types.*

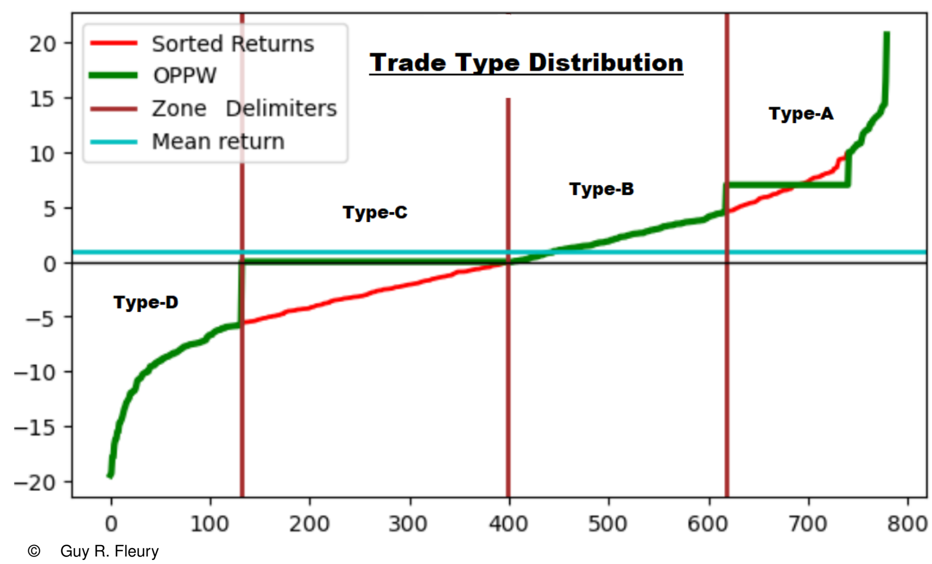
With a $\$100,000$ initial stake, playing the above game would reduce your investment to $\$8,577$ or $\$657$, depending on the $\pm7\%$ or $\pm10\%$ average percent return per trade — neither a positive scenario.

Yet, you had a 50/50 game where you lost and lost big (losing more than 90%+ of your stake). Even more consequential, you would have wasted years and years for no benefits at all.

The chart of interest, even if it displays the same data as Figure #4, is its cumulative return function, where all trades are ordered by increasing returns.

Sorting the returns produced the chart in Figure #5, where the red line is the accumulation of the sorted returns from Figure #4, giving its characteristic sigmoid curve.

Figure #5. Cumulative Return Distribution



(*Click here to enlarge*)

Figure #5 also presents the return distribution by trade types for my version of the OPPW TQQQ strategy (the green curve). Type-C trades have a near-zero average return $\bar{r}_c \to 0\%$. Type-D trades could cancel most of the outcome of Type-A trades. Type-C trades cannot cancel out the Type-B trades due to the strategy's trading procedures.

Why should the Fleury OPPW TQQQ trading strategy and its variations work?

I would give a reason, among others: feasible sustainability.

The underlying security being traded is QQQ, which, by its very nature, will last a long time. Furthermore, as an individual, you are not financially strong enough to even make a dent in its price movement.

Your trades are just a drop in the bucket, hardly perceptible by either short-term traders or long-term players. Your actions go undetected simply because you are too small in this trading universe to make a difference. And that is also to your advantage.

Figure #5 reveals that other strategies similar to the 1% per week strategy could follow about the same trade distribution. Not to the letter, but something close to the four trade types presented.

You could even add sub-sections with their own zone delimiters. The objective would remain the same: to achieve a 1%+ average return per week, as shown by the horizontal cyan line in Figure #5. Regardless, you will still have occasional weeks with a -10% drop, just as you will have a 10%+ return for the week.

Type-B and Type-D trades overlap the red line of the sigmoid return function of Figure #5. They are trades that close at the closing price on the last trading day of the week (most often Friday). Therefore, those trades are equivalent to buying on Monday's open and selling on Friday's close; the same as a buy-and-hold. There is no prediction, no optimization, just a plain bet at the trading session's open.

It is the Type-C and Type-B that count. One because it fades away, and the other because it generates low profits (less than 7% for the week).

The bulk of profits comes from the sum of Type-B trades minus the outcome of all Type-C trades. This net positive outcome is due to the strategy's trading methods.

The point of this paper, **Retire Rich**, is to show you could design your own variation of the Fleury OPPW TQQQ trading strategy or design your own based on about the same trade classification presented above.

As mentioned earlier, we usually see theoretical trading systems based on "proprietary" code that you cannot verify. Here, with the free code of the Fleury OPPW TQQQ strategy, you have a debugged program where you can add or change whatever trading routines you might value.

Your objective is to accelerate reaching your retirement goals by increasing your long-term CAGR. You can also do this on your own. Again, as often said, those decisions are all yours to make.

I will end with: you can do all of the above on your own. And perhaps the best part is that you can do even better. **Retire Rich**!

Visit My Website: **AlphaPowerTrading.com**

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Make Your First $50M Before You Retire
Your Trading Rules Matter
Gain Your Financial Freedom *Free book with WL8 program.*
High Stock Portfolio Returns? Easy
Stock Trading Strategy Alpha Generation
There Is Always A Better Retirement Fund: Part I, and Part II
The One Percent a Week Stock Trading Program: Part VII, and Part VIII
The One Percent a Week Stock Trading Program: Part V, and Part VI
The One Percent a Week Stock Trading Program: Part III, and Part IV
The One Percent a Week Stock Trading Program: Part I, and Part II
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