The Fleury OPPW TQQQ Strategy:

– FINANCING YOUR RETIREMENT –

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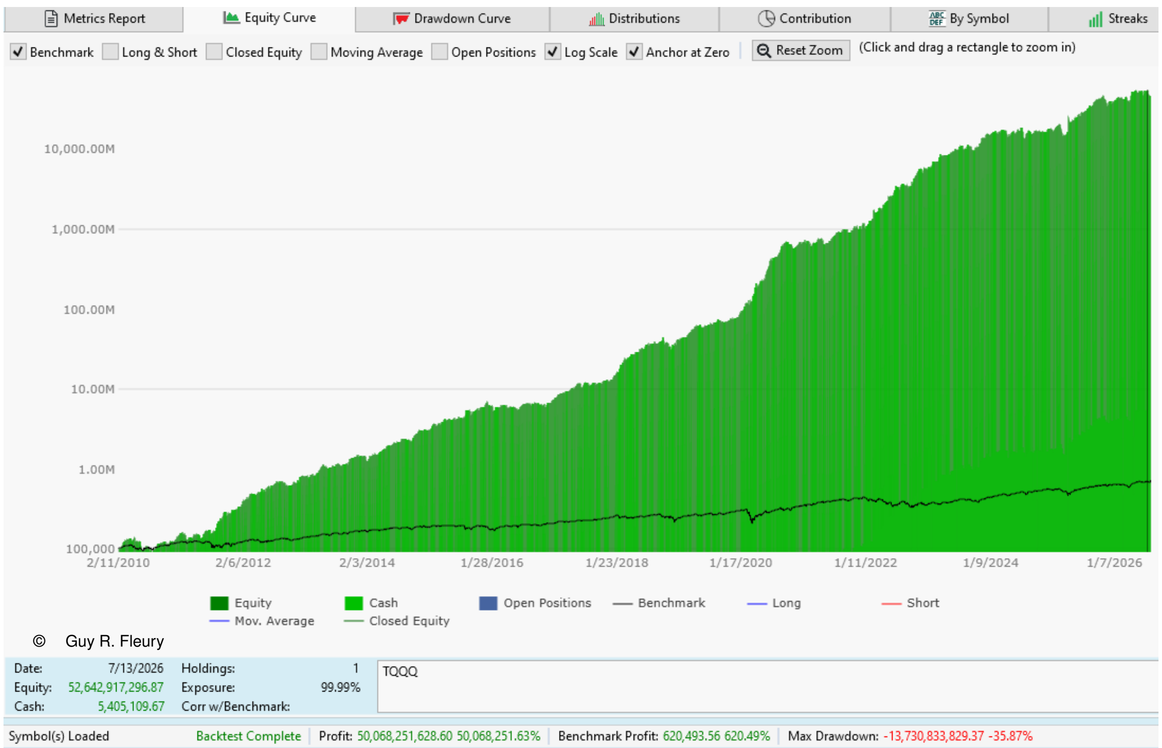

Fleury OPPW TQQQ Strategy Equity Curve. Log Scale. *(Feb. 10, 2010 – Aug. 4, 2026)*

My Website: **AlphaPowerTrading.com**

In ***Financing Your Retirement***, I will look at non-expected financing methods for your future retirement fund, while trying to get the highest possible outcome from what is available — and mostly starting relatively small.

So, what is important and what can we do?

- You have age, which comes with two deadlines (retirement, death).
- Available capital, which limits your potential.
- Extracting available or a coerced higher growth rate (CAGR).
- Available time to do the job.

My July 2026 paper, **Retire Rich**,[1] demonstrated the merits of the Fleury OPPW TQQQ trading strategy. You will find many strategy concerns explained by equations and charts representing either the outcome of those equations or simulation summary performance results.

Just because a trading strategy is free doesn't mean it's worthless. You will find the Fleury OPPW TQQQ strategy and its variations to be more than worthwhile. You can find the original strategy's free code in **Gain Your Financial Freedom**. With the code on hand, you can verify it all.

Some of the concepts presented are more than sufficient to help many people (in the millions). Nonetheless, the trading methodology might not appeal to all. It remains up to you whether to use it.

... **STARTING EARLY** ...

In building a retirement fund,
you are in a race with time.

That retirement date comes faster than you think,
and there are no reruns.

The basic equation that will be of major concern is the future value formula:

$$F(t) = f_0 \cdot (1 + r)^t \tag{1}$$

which has been around for centuries; where f_0 is the initial capital at work, r the growth rate over the investment period t.

[1] Part of my series of articles and papers on this trading strategy (50 in all).

That single equation, and its variations, will be the monster you have to feed and tame. It can eat any marketable, appreciating assets such as cash, savings, stocks, bonds, real estate, and more.

Your task is to make your assets grow by finding the highest available return on your investment over the period t, whether it is of your doing or not.

If you get your return r with little effort, it is totally acceptable, as long as r is positive.

With time, you will find that you have a minimum to this growth rate r. You want more than just positive.

You can take what is available: a bank's rate on its savings accounts, a long-term market average (SPY), or the return of your own investment strategy.

Equation (1) gives the outcome at time t according to the applied growth rate for any investment. What you want are the few solutions, out of a multitude, that you might apply and rely on.

From the start, you need to determine the possibilities, potential, and likelihood of that future financial outcome.

I will begin with the example of a 30-year-old individual wanting to retire at 60 with $\$50$ million in their retirement account. With a 5% withdrawal rate at 60, the first year in retirement would provide an income of $\$2.5$ million. You also want those withdrawals to increase, on average, by at least 5% per year thereafter.

As a 30-year-old, you can start with a 15% average return on your investment by buying shares of QQQ[2] and holding them until you reach 60.

Based on equation (1), you have:

$$\$50M = f_0 \cdot (1 + 0.15)^{30}$$

which would require as initial capital:

$$\frac{\$50M}{(1 + 0.15)^{30}} = \$755,152$$

an amount you might not have.

Therefore, you need to find other solutions. One would be to reduce your expectations, postpone your retirement to 65 or 70, or find ways to increase your average growth rate.

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2 QQQ had about a 17% CAGR over the last 16+ years.

At 65, the above formula would give:

$$\frac{\$50M}{(1+0.15)^{35}} = \$375,444$$

and at 70, it would require:

$$\frac{\$50M}{(1+0.15)^{40}} = \$186,662$$

Again, it might still be too much to put on the table due to lack of capital, determination, or inability to find higher growth rates.

Suppose you find an investment method that could generate a 20% CAGR to achieve your goal. This would give, at 65:

$$\frac{\$50M}{(1+0.20)^{35}} = \$84,649$$

which sounds more reasonable.

With less than $\$100,000$ on the table, you could reach your goals on the condition that you maintained that average 20% CAGR for the duration.

You could simplify the problem by requesting a higher outcome for your endeavor.

For instance, finding a 30% CAGR on your investment would only require:

$$\frac{\$50M}{(1+0.30)^{35}} = \$5,139$$

as initial capital. And if you wanted to do the same by age 60, it would require:

$$\frac{\$50M}{(1+0.30)^{30}} = \$19,084$$

which is still a small amount to start with.

Regardless, you might not even have that kind of money on hand, nor the investment method that would give you the equivalent of that average 30% compounded over those 30 years.

... YEARLY CONTRIBUTIONS ...

You can build your retirement fund using yearly contributions. There is an equation for that too:

$$\mathbb{E}[F(t)] = C \cdot \frac{(1+\bar{r})^t - 1}{\bar{r}} \tag{2}$$

where C is the yearly contribution amount, and $\bar{r}$ the average growth rate over the period t.

For example, a $\$$5,200[3] yearly contribution invested in QQQ over the next 30 years with an average 15% return would give:

$$F(t) = \$5,200 \cdot \frac{(1+0.15)^{30}-1}{0.15} = \$2,260,675$$

which is far from our original goal of $\$50$ million.

However, if you could reach the 30% CAGR level, the above would give:

$$F(t) = \$5,200 \cdot \frac{(1+0.30)^{30}-1}{0.30} = \$45,395,924$$

which is much closer to your initial objective.

If you could increase your contributions by $\$600$ per year ($\$2.30$ per working day), you would have:

$$F(t) = \$5,800 \cdot \frac{(1+0.30)^{30}-1}{0.30} = \$50,633,916$$

meeting your objective.

It would require contributing that $\$5,800$ to your retirement account each year and letting compounding do the rest to meet your retirement goal. Now, that is not so much to ask. It is feasible for millions of individuals and could require little of your time.

... **OTHER WAYS** ...

At the 30% CAGR level, you needed an initial capital of $\$19,084$ to reach your $\$50$ million goal. With yearly contributions, you had to provide $\$5,800$ per year to reach the same objective, as illustrated above.

You can do both: making the yearly contributions plus an added initial stake.

$$F(t) = f_0 \cdot (1+\bar{r})^t + C \cdot \frac{(1+\bar{r})^t - 1}{\bar{r}} \tag{3}$$

Implementing both at the same 30% CAGR would give:

$$F(t) = \$19,084 \cdot (1+0.30)^{30} + \$5,800 \cdot \frac{(1+0.30)^{30}-1}{0.30} = \$100,633,913 \tag{4}$$

which doubles the original desired outcome.

[3] $\$100$ dollars per week is not a big requirement: $\$20$ per working day. It gives $\$5,200$ per year.

Those two methods should not be that hard to implement. In year one, you put in that $\$19,084$, and over the following 30 years, you contribute $\$5,800$ per year.

There are three potential problems with equation (4). The first is the money you need to put on the table at the start, and every year thereafter. The second is the average CAGR you need over the period. And the third: you have to be there to monitor your investments and make those contributions over the next 30 years.

No investment firm is offering 30% per year, nor any financial service. If you want that average 30% return or better, you will have to generate it yourself.

The market, in its current state and on average, does not provide anyone with an assured 30% average return per year. You will have to design, structure, and implement it yourself.

You had a shortcut with an average 15% return by buying QQQ at every turn, but at the 30% level your prospects get scarcer. You will have to use a different path to reach your goals. And based on equation (4), your initial long-term goals have already doubled.

You could also consider doing more.

For instance, increasing the initial capital to $\$50,000$ and the yearly contributions to $\$10,000$. It would give:

$$F(t) = \$50,000 \cdot (1 + 0.30)^{30} + \$10,000 \cdot \frac{(1 + 0.30)^{30} - 1}{0.30} = \$218,299,637 \tag{5}$$

also doubling the result of equation (4); four times your original quest.

But that is nothing compared to increasing your overall CAGR.

For example, doing the same as in equation (5), but with a 40% average CAGR, and with the same $\$10,000$ contirbutions would give:

$$F(t) = \$50,000 \cdot (1 + 0.40)^{30} + \$10,000 \cdot \frac{(1 + 0.40)^{30} - 1}{0.40} = \$1,815,082,427 \tag{6}$$

Now, that is a game-changer.

And if you could start with $\$100,000$, you could get:

$$F(t) = \$100,000 \cdot (1 + 0.40)^{30} + \$10,000 \cdot \frac{(1 + 0.40)^{30} - 1}{0.40} = \$3,025,154,044 \tag{7}$$

Your ability to borrow that additional $\$50,000$, if you do not have it, might just have gained considerable value.

There is math behind what you intend to do,
just as there are consequences for not doing it.

Equation (7) highlights two additional concerns. One is the ability to generate that 40% CAGR, and the other is having the time to monitor it all. Note that based on equation (7), for a 30-year-old, the first 5% withdrawal at 60 would be: $\$151,257,702$. More than enough to cover living expenses and do about anything. Furthermore, while in retirement, withdrawals would increase by 35% per year, on average.

But it is not all. You could opt to wait another 5 years before retiring. That would push equation (7) to the following outcome:

$$F(t) = \$100,000 \cdot (1 + 0.40)^{35} + \$10,000 \cdot \frac{(1 + 0.40)^{35} - 1}{0.40} = \$16,270,113,944 \quad (8)$$

with your first year 5% withdrawal at: $\$813,505,697$. Total, you put $\$450,000$ on the table over 35 years. You started with $\$100,000$ and added $\$10,000$ to your retirement fund every year. And due to your higher growth rate, your fund reached some $\$16$ billion to start you off into retirement.

Your trading methods can extend beyond your retirement, even if you opt to make your 5% yearly withdrawals. Your fund can continue to grow as illustrated in my previous articles.

... COULD YOU DO ANY BETTER? ...

The first part of equation (8) gave:

$$F(t) = \$100,000 \cdot (1 + 0.40)^{35} = \$13,016,111,155 \qquad \text{from the initial stake}$$

while the second part gave:

$$F(t) = \$10,000 \cdot \frac{(1 + 0.40)^{35} - 1}{0.40} = \$3,254,002,789 \qquad \text{from yearly contributions}$$

stating it was preferable to have the initial stake at $\$100,000$ than having the yearly $\$10,000$ contributions over those 35 years.

We can make that statement because both parts of the equation would use the same trading or investment methods to reach their goals.

Putting $\$30,000$ more on the initial stake would have about the same impact as contributing $\$10,000$ per year for 35 years, as in equation (8).

$$F(t) = \$130,000 \cdot (1 + 0.40)^{35} = \$16,920,944,502$$

It highlights the impact the initial stake can have on the outcome. The value of that added $\$30,000$ to the initial stake is: $\$3,254,002,789$.

There is no change in your investment procedures. All you have to do, for that $\$3$ billion, is start with the added $\$30,000$ and stay the course.

How much would you pay to have that added $\$$30k?

You have a more pressing question to answer. Where and how would you get that 40% CAGR in the first place?

The outcome would degrade rapidly at a lower CAGR. For example, at a 20% CAGR, you would get:

$$F(t) = \$130,000 \cdot (1 + 0.20)^{35} = \$76,786,870$$

which is interesting, but not as much as the $\$16,920,944,502$ above. At this lower level, the added $\$30,000$ matter less, without it you get:

$$F(t) = \$100,000 \cdot (1 + 0.20)^{35} = \$59,066,823$$

it is still a substantial difference: $\$17,720,047$.

You could start equation (7) with a 15% CAGR, a $\$100,000$ initial capital, and the $\$10,000$ yearly contributions at the same growth rate.

$$F(t) = \$100,000 \cdot (1 + 0.15)^{35} + \$10,000 \cdot \frac{(1 + 0.15)^{35} - 1}{0.15} = \$22,129,254 \qquad (9)$$

It requires little work. You start with $\$100,000$, and once a year buy $\$10,000$ worth of QQQ shares. That's it, less than 5 minutes of your time per year, and easily realizable. QQQ has had an average 17% CAGR over the last 16 years.

You could make more changes, such as opting for tools and trading methods that could generate a 25% CAGR. Raising annual contributions to $\$15,000$ and starting at 20 years old instead of 30, giving you 45 years of compounding. You could do this for yourself, or your child.

The expected outcome would be:

$$F(t) = \$100,000 \cdot (1 + 0.25)^{45} + \$15,000 \cdot \frac{(1 + 0.25)^{45} - 1}{0.25} = \$3,673,359,846 \qquad (10)$$

Equation (10) is a lot more interesting than equation (9), without a doubt. However, this might require more work. How much is undetermined. I expect that this level of return can be achieved with less than one hour per month of actual work, and maybe another for monitoring potential problems. Regardless, not much work.

So, the big question is:

... **WHERE DO YOU GET THAT HIGHER CAGR?** ...

You make $\$10,000$ yearly contributions for 45 years at a 25% CAGR, and you get:

$$F(t) = \$10,000 \cdot \frac{(1+0.25)^{45} - 1}{0.25} = \$918,314,962 \tag{11}$$

should you be able to maintain that 25% CAGR over the period.

In all these equations, you are dealing with long-term commitments. A decision from day one to pursue a single endeavor and have the determination and conviction to carry it out for 30 to 45+ years. Not a small commitment. It is more than just a long-term quest for your own betterment; it can also be for your child.

Renaissance Medallion Fund has had an average 39% CAGR net of fees over 30+ years. It shows it is possible to achieve those CAGR levels. Their gross return was 60%+ before management fees (4/40). The problem there is that it is an internal company fund, not open to the public at large. It is only for top-level management. Still, it can serve as an example of what is achievable.

On my side, to increase performance, I propose you study my version of the OPPW TQQQ trading strategy, which can exceed the 60% average CAGR over the long term. It is designed to require little of your time. It can be operated on the same basis as equation (4). You can also make multiple lump-sum deposits into your trading account to further increase results.

The program code was made public in November 2024. You have my 50 articles and papers showing the strategy's merits. You can also modify its code and add new procedures that would more closely follow your trading philosophy than mine. Your objective would be to raise performance even higher. Many have already achieved that goal.

The earlier you start, the more you should be able to retrieve from those added investments. It all comes down to an exponential function, as depicted in equation (1), and its variations.

... **THE PRESENT VALUE OF FUTURE CONTRIBUTIONS** ...

Using equation (2), we get the expected value of the yearly contributions. We can find the present value of all those contributions by discounting their future value.

For example:

$$f_0 = \frac{C \cdot \frac{(1+\bar{r})^t - 1}{\bar{r}}}{(1+\bar{r})^t} \tag{12}$$

which gives the equivalent initial capital required to do the same thing as all the contributions combined. Using numbers from a previous example:

$$\frac{\$10,000 \cdot \frac{(1+0.25)^{45}-1}{0.25}}{(1+0.25)^{45}} = \$39,998 \tag{13}$$

Equation (13) states that putting an initial stake of $\$39,998$ with a 25% CAGR over 45 years would give the same answer as making $\$10,000$ contributions at the same average rate of return over those 45 years ($\$450,000$).

Would it not be as profitable to find that $\$39,998$ and let it ride?

$$\$39,998 \cdot (1+0.25)^{45} = \$918,314,962$$

It gives about the same outcome as equation (11). [4]

Suppose you borrow $\$40,000$ from your parents [5] with the promise to pay back the loan at 7% interest over 15 years with payments every three months of $\$1,082.13$. Over those 15 years, you would have paid back the loan and $\$24,927.80$ in interest payments. With a payment of $\$1,082.13$ every 3 months, it should not be that great of a hardship.

It gives you the ability to put that $\$40,000$ to work from the start. You would get:

$$\$40,000 \cdot (1+0.25)^{45} = \$918,354,962$$

should you maintain that 25% CAGR.

A big thank you should go to your parents for enabling you to become a multimillionaire from such a small loan. Already, after the first 15 years, your expected gain should be about:

$$\$40,000 \cdot (1+0.25)^{15} = \$1,136,868$$

while making payments of $\$4,328$ per year to your parents, instead of some financial institution.

That you pay $\$4,328$ in payments to your parents during those 15 years or make your $\$10,000$ contributions to your retirement account for those 45 years has the same outcome.

You give your parents a productive investment at about the same rate as if they had invested in real estate. You gain the advantage of lower payments: $\$1,082.13$ every 3 months to achieve a primary 15-year goal of $\$1,136,868$. After 20 years, your fund should be around:

$$\$40,000 \cdot (1+0.25)^{20} = \$3,469,447$$

[4] The difference comes from rounding to 2 decimals.
[5] Or from other sources.

And after 30 years, you should be at:

$$\$40,000 \cdot (1 + 0.25)^{30} = \$32,311,743$$

Nonetheless, you could ask for more, while also increasing your average CAGR over the period.

Borrowing $\$100,000$ at the same rate as before under the same conditions would raise your quarterly payments to $\$2,705.34$ or $\$10,821.36$ per year over those 15 years. And raising the average CAGR to 30% would give:

$$\$100,000 \cdot (1 + 0.30)^{45} = \$13,410,681,671$$

showing the impact the initial stake can have on your retirement fund. All possible because your parents lent you $\$100,000$ that you kindly paid back in full with interest.

You were ready to make $\$10,000$ contributions per year; with the above example, you increased it to $\$10,821.36$ per year to pay back your parents' loan with interest, and it allowed you to reach some $\$13,410,681,671$ in 30 years. Your parents did not lose anything. They could have taken a second mortgage on the house, which you would pay back in full with interest.

Your ability to borrow that $\$100,000$ would make all the difference in the world to you as the beneficiary of your retirement fund.

. . . **MAKING MY POINT WITH THE FLEURY OPPW TQQQ STRATEGY** . . .

The Fleury OPPW TQQQ strategy has had, over the past 16.5 years, an average CAGR exceeding 80%. The last published snapshot of the simulation results (May 7th 2026) were shown in my paper: Beyond Market Averages, refer to *Figure #4* with its 125.69% CAGR.

The above-mentioned Figure #4 is after adding modifications to the original trading script. Many of those modifications have been documented in my articles and papers. Others have also made their own modifications to the original program to reach close to the same performance level and some even higher.

I am all for it. It extends the program's usefulness by a few years, changing the strategy's exit prices and distributing them over the week of trading.

My point is: there is more upside potential; you can reach even higher CAGRs.

Regardless, consider the following:

$$\$100,000 \cdot (1 + 0.70)^{25} = \$57,706,274,123$$

all originating from your $\$100,000$ loan. Make sure you pay back your parents if you borrow the money. Add a few millions as a special thank you to your parents. Without their help, you might not have gotten there.

Figure #1 gives the equity curve (log scale) of my current version of the OPPW TQQQ trading strategy.

Observe the relative smoothness of the curve, especially in a 3x-leverage scenario. The black line at the bottom of the chart is for the SPY benchmark.

Fleury OPPW TQQQ Strategy Equity Curve. Log Scale. *(Feb. 10, 2010 – Aug. 4, 2026)*

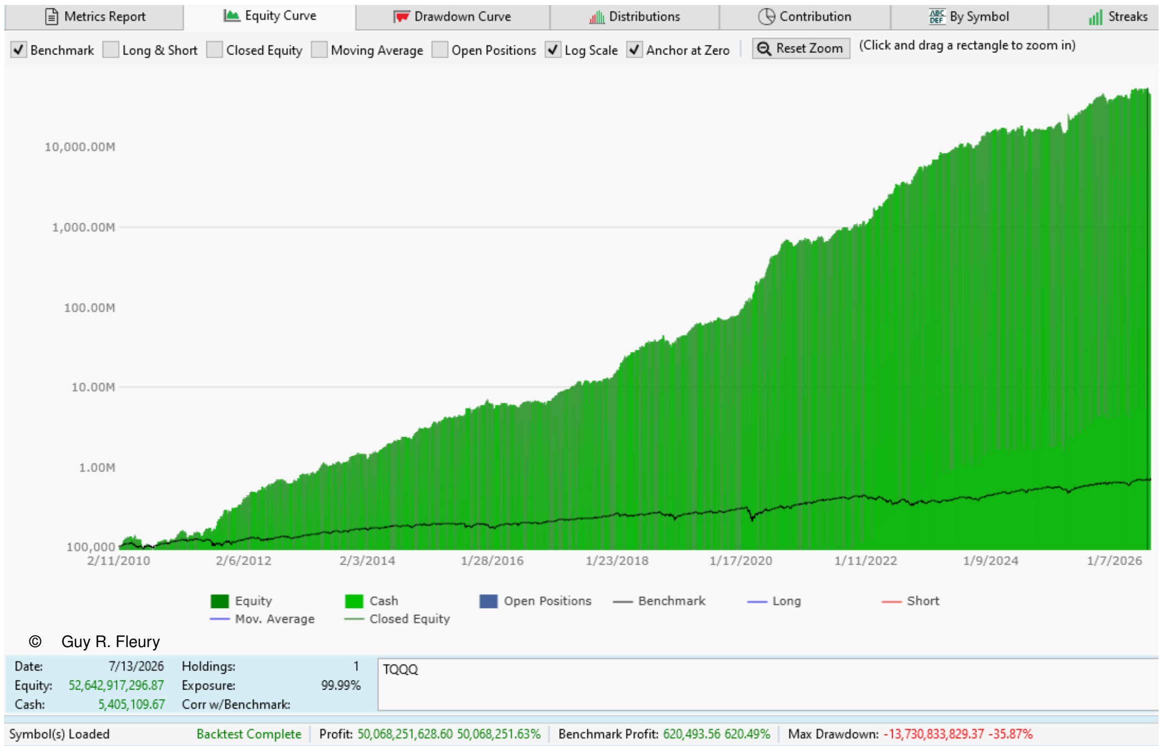

Figure 1: Fleury OPPW TQQQ Strategy Equity Curve. Log Scale.
(Feb. 10, 2010 – Aug. 4, 2026)

One thing that should stand out is the steady rise of that equity curve over those 16.5 years of weekly trading, playing on the randomness of it all.

There are so many variations you can bring to the Fleury OPPW TQQQ strategy. You are not confined to the market average or any efficient frontier for that matter. Even the Efficient Market Hypothesis (EMH) is not a barrier to your potential. You jumped over it, as illustrated on the cover page in my above-cited paper.

Regardless, it all remains in your hands. You are responsible for whatever you do to invest in your future. One thing is certain: if you do not build your retirement fund, it will not be there when you need it.

Visit My Website: **AlphaPowerTrading.com**

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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
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