What is Your Real Rate of Return?

ROMAN WEALTH

If You Started in 2000, a Simple 3% Bond Would Have Outperformed the Martket for Over 20 Years!

	Year	Historical Returns*	Market Adjustment in $$$	Fees: 1.50% Fees in $$$	Beginning Principal $100,000 Balance Net of Fees		CD Yield: 3.00% CD Interest Earned	Balance
1	2000	-10.14%	-$10,140	-$1,500	$88,360		$3,000	$103,000
2	2001	-13.04%	-$11,522	-$1,325	$75,512		$3,090	$106,090
3	2002	-23.37%	-$17,647	-$1,133	$56,733		$3,183	$109,273
4	2003	26.38%	$14,966	-$851	$70,848		$3,278	$112,551
5	2004	8.99%	$6,369	-$1,063	$76,154		$3,377	$115,927
6	2005	3.00%	$2,285	-$1,142	$77,296		$3,478	$119,405
7	2006	13.62%	$10,528	-$1,159	$86,665		$3,582	$122,987
8	2007	3.53%	$3,059	-$1,300	$88,424		$3,690	$126,677
9	2008	-38.49%	-$34,034	-$1,326	$53,063		$3,800	$130,477
10	2009	23.45%	$12,443	-$796	$64,711		$3,914	$134,392
11	2010	12.78%	$8,270	-$971	$72,010		$4,032	$138,423
12	2011	1.11%	$799	-$1,080	$71,729		$4,153	$142,576
13	2012	13.41%	$9,619	-$1,076	$80,272		$4,277	$146,853
14	2013	29.61%	$23,769	-$1,204	$102,837		$4,406	$151,259
15	2014	11.39%	$11,713	-$1,543	$113,007		$4,538	$155,797
16	2015	-0.73%	-$825	-$1,695	$110,487		$4,674	$160,471
17	2016	9.54%	$10,540	-$1,657	$119,370		$4,814	$165,285
18	2017	19.42%	$23,182	-$1,791	$140,761		$4,959	$170,243
19	2018	-6.24%	-$8,784	-$2,111	$129,866		$5,107	$175,351
20	2019	28.88%	$37,505	-$1,948	$165,424		$5,261	$180,611
21	2020	16.26%	$26,898	-$2,481	**$189,840**		$5,418	**$186,029**
22	2021	26.89%	$51,048	-$2,848	$238,041		$5,581	$191,610
23	2022	-19.44%	-$46,275	-$3,571	$188,195		$5,748	$197,359
24	2023	24.22%	$45,581	-$2,823	$230,953		$5,921	$203,279
	Avg. Return : 6.71%		**$169,347**	**-$38,394**	**$230,953**		**$103,279**	**$203,279**

Compounded Interest Rate**: 3.49%

*Source: https://www.macrotrends.net/2526/sp-500-historical-annual-returns

**Compound Interest Rate Calculation: A = P(1 + r/n)^nt ---- A = ending amount; P = original balance; r = interest rate (as decimal); n = number of times interest is compounded in a specific timeframe; t= time frame