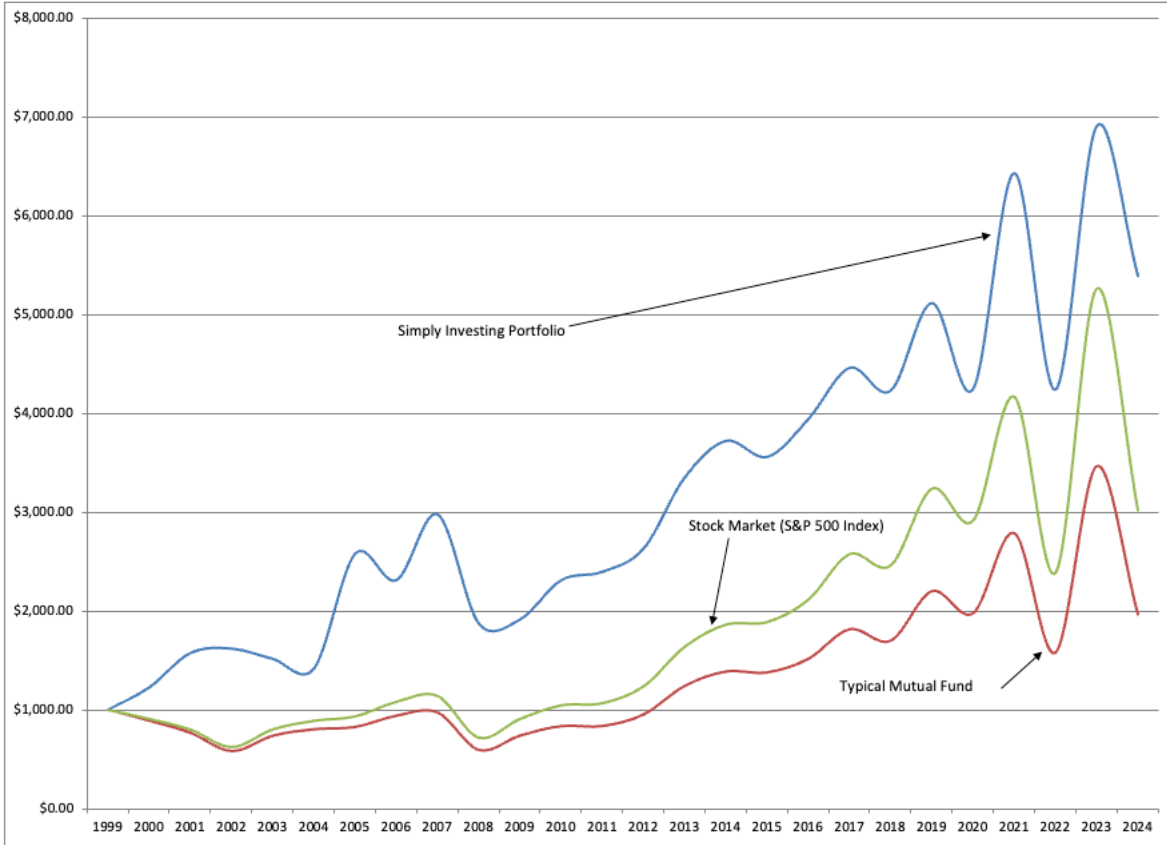



# Simply Investing

## Simply Investing Track Record: A Gain of over 439% Since 1999



	Annual Returns (2000-2024)		
	Simply Investing Portfolio	Typical Mutual Fund	S&P 500 Index
1999	--	--	--
2000	22.5%	-11.1%	-9.1%
2001	28.4%	-13.9%	-11.9%
2002	2.9%	-24.1%	-22.1%
2003	-6.4%	26.7%	28.7%
2004	-6.4%	8.9%	10.9%
2005	81.9%	2.9%	4.9%
2006	-10.4%	13.8%	15.8%
2007	28.8%	3.5%	5.5%
2008	-37.1%	-39.0%	-37.0%
2009	2.2%	24.5%	26.5%
2010	20.8%	13.1%	15.1%
2011	3.7%	0.1%	2.1%
2012	9.8%	14.0%	16.0%
2013	27.4%	30.4%	32.4%
2014	11.0%	11.7%	13.7%
2015	-4.4%	-0.6%	1.4%
2016	10.8%	10.0%	12.0%
2017	13.1%	19.8%	21.8%
2018	-5.2%	-6.4%	-4.4%
2019	21.0%	29.5%	31.5%
2020	0.4%	16.4%	18.4%
2021	25.7%	26.7%	28.7%
2022	-0.2%	-20.1%	-18.1%
2023	7.4%	24.3%	26.3%
2024	27.1%	24.4%	26.4%
<b>Overall Gain 1999 to 2024</b>	<b>439.09%</b>	<b>96.46%</b>	<b>202.06%</b>

	\$1000 invested in 1999...		
	Simply Investing Portfolio	Typical Mutual Fund	S&P 500 Index
1999	\$1,000.00	\$1,000.00	\$1,000.00
2000	\$1,225.10	\$889.00	\$909.00
2001	\$1,573.40	\$765.52	\$800.92
2002	\$1,618.24	\$581.03	\$623.92
2003	\$1,514.35	\$736.05	\$802.86
2004	\$1,417.73	\$801.41	\$890.21
2005	\$2,578.29	\$824.73	\$933.92
2006	\$2,311.43	\$938.46	\$1,081.38
2007	\$2,975.97	\$971.21	\$1,140.75
2008	\$1,871.89	\$592.44	\$718.67
2009	\$1,912.69	\$737.35	\$908.83
2010	\$2,310.53	\$833.65	\$1,045.70
2011	\$2,395.56	\$834.56	\$1,067.77
2012	\$2,630.80	\$951.40	\$1,238.61
2013	\$3,351.65	\$1,240.53	\$1,639.80
2014	\$3,720.66	\$1,385.55	\$1,864.28
2015	\$3,558.44	\$1,376.96	\$1,890.01
2016	\$3,942.04	\$1,514.11	\$2,116.06
2017	\$4,460.02	\$1,813.90	\$2,577.36
2018	\$4,229.89	\$1,698.17	\$2,464.47
2019	\$5,116.05	\$2,198.96	\$3,240.53
2020	\$4,247.65	\$1,976.67	\$2,917.93
2021	\$6,430.87	\$2,786.31	\$4,170.88
2022	\$4,240.43	\$1,579.16	\$2,389.49
2023	\$6,906.76	\$3,463.10	\$5,267.41
2024	\$5,390.86	\$1,964.64	\$3,020.56

See the next page for why this chart and tables are really not that important. 

# Simply Investing

Average Management Expense Ratio (MER) in North America is 2%, and that is the fee used in the example above for “Typical Mutual Fund”.

The Performance Graph above shows a comparison of cumulative total returns for the Simply Investing Portfolio, a Typical Mutual Fund, and the Standard & Poor’s 500 Stock Index. The graph assumes that \$1000 was invested on the last trading day in 1999, and that dividends were reinvested. This value represents the overall gain since inception to October 31, 2024.

## Why the chart and tables above are not really that important!

Because they represent potential returns. Quick test for you: Suppose you buy a stock for \$20 and in 12 months the price drops to \$8 how much money have you lost? Nothing! You did not lose any money because you didn't sell the stock, you still owned it. You only lose or gain money when you sell. Actually, in the case of dividends you gain money just by holding stocks, no selling required.

Some stocks in our Portfolio have been there for more than a decade. No losses have been incurred because those stocks have not been sold. This fact is not clearly represented in the chart or tables above. Notice the negative returns in 2003, 2004, 2006, 2008, 2015, 2018, and 2022? We did not lose any money because no stocks were sold at a loss.

The chart and tables above are only displayed here because people want to compare results with mutual funds. The mutual fund industry generally has a short-term outlook, usually 12 months. Any growth they can show in 12 months allows them to get their promotional materials ready for the following year to attract new customers and capture market share from their competitors. Our focus is long-term and on increasing income generation thru dividends.

## What then is really important?

The following is what really counts:

Has the income generated from the Simply Investing Portfolio increased each year?

✓ YES!

Has every stock sold in the Portfolio sold for a positive gain?

✓ YES!

Are the majority of companies in the Portfolio still continuing to increase dividends?

✓ YES!

Learn how to build your own stream of growing passive income, by investing in quality dividend paying stocks when they are undervalued. Our [online investing course](#) and [Platform](#) can help you get started today.

I am not an investment advisor, certified financial planner, or broker. I am a value investor and have been for more than 25 years. The information provided here is for educational purposes. The final decision to buy or sell any stock is yours; please do your own due diligence. Stock buy or sell decisions are based on many factors including your own risk tolerance. When in doubt please consult a professional advisor. No advice on the buying and selling of specific securities is provided. Past performance is not a guarantee of future results.