

The following S&P 500 annual opening and closing prices are gathered from <https://www.multpl.com/s-p-500-historical-prices/table/by-year>

<u>Initial Investment</u>	<u>SP 500</u>	<u>10 Years</u>	<u>SP 500 10</u>	<u>Gain</u>	<u>Avg annual</u>	<u>12 Years</u>	<u>SP 500 12</u>	<u>Gain</u>	<u>Avg annual</u>	<u>15 Years</u>	<u>Years</u>	<u>Gain</u>	<u>Avg annual</u>
<u>Date</u>	<u>Opening</u>	<u>Later</u>	<u>Years Later</u>	<u>(Loss)</u>	<u>return</u>	<u>Later</u>	<u>Years Later</u>	<u>(Loss)</u>	<u>return</u>	<u>Later</u>	<u>Later</u>	<u>(Loss)</u>	<u>return</u>
1/1/2013	1,480.40	1/1/2023	3,944.01	2,463.61	16.64%	1/1/2025	N/A	N/A	N/A	1/1/2028	N/A	N/A	N/A
1/1/2012	1,300.58	1/1/2022	4,573.82	3273.24	25.17%	1/1/2024	N/A	N/A	N/A	1/1/2027	N/A	N/A	N/A
1/1/2011	1,282.62	1/1/2021	3,793.75	2511.13	19.58%	1/1/2023	3,944.01	2,661.39	17.29%	1/1/2026	N/A	N/A	N/A
1/1/2010	1,123.58	1/1/2020	3,278.20	2154.62	19.18%	1/1/2022	4,573.82	3450.24	25.59%	1/1/2025	N/A	N/A	N/A
1/1/2009	865.58	1/1/2019	2,607.39	1741.81	20.12%	1/1/2021	3,793.75	2928.17	28.19%	1/1/2024	N/A	N/A	N/A
1/1/2008	1,378.76	1/1/2018	2,789.80	1411.04	10.23%	1/1/2020	3,278.20	1899.44	11.48%	1/1/2023	3,944.01	2,565.25	12.40%
1/1/2007	1,424.16	1/1/2017	2,275.12	850.96	5.98%	1/1/2019	2,607.39	1183.23	6.92%	1/1/2022	4,573.82	3149.66	14.74%
1/1/2006	1,278.73	1/1/2016	1,918.60	639.87	5.00%	1/1/2018	2,789.80	1511.07	9.85%	1/1/2021	3,793.75	2515.02	13.11%
1/1/2005	1,181.41	1/1/2015	2,028.18	846.77	7.17%	1/1/2017	2,275.12	1093.71	7.71%	1/1/2020	3,278.20	2096.79	11.83%
1/1/2004	1,132.52	1/1/2014	1,822.36	689.84	6.09%	1/1/2016	1,918.60	786.08	5.78%	1/1/2019	2,607.39	1474.87	8.68%
1/1/2003	895.84	1/1/2013	1,480.40	584.56	6.53%	1/1/2015	2,028.18	1132.34	10.53%	1/1/2018	2,789.80	1893.96	14.09%
1/1/2002	1,140.21	1/1/2012	1,300.58	160.37	1.41%	1/1/2014	1,822.36	682.15	4.99%	1/1/2017	2,275.12	1134.91	6.64%
1/1/2001	1,335.63	1/1/2011	1,282.62	-53.01	-0.40%	1/1/2013	1,480.40	144.77	0.90%	1/1/2016	1,918.60	582.97	2.91%
1/1/2000	1,425.59	1/1/2010	1,123.58	-302.01	-2.12%	1/1/2012	1,300.58	-125.01	-0.73%	1/1/2015	2,028.18	602.59	2.82%
1/1/1999	1,248.77	1/1/2009	865.58	-383.19	-3.07%	1/1/2011	1,282.62	33.85	0.23%	1/1/2014	1,822.36	573.59	3.06%
1/1/1998	963.36	1/1/2008	1,378.76	415.4	4.31%	1/1/2010	1,123.58	160.22	1.39%	1/1/2013	1,480.40	517.04	3.58%
1/1/1997	766.22	1/1/2007	1,424.16	657.94	8.59%	1/1/2009	865.58	99.36	1.08%	1/1/2012	1300.58	534.36	4.65%
1/1/1996	614.42	1/1/2006	1,278.73	664.31	10.81%	1/1/2008	1,378.76	764.34	10.37%	1/1/2011	1,282.62	668.2	7.25%
1/1/1995	465.25	1/1/2005	1,181.41	716.16	15.39%	1/1/2007	1,424.16	958.91	17.18%	1/1/2010	1,123.58	658.33	9.43%
1/1/1994	472.99	1/1/2004	1,132.52	659.53	13.94%	1/1/2006	1,278.73	805.74	14.20%	1/1/2009	865.58	392.59	5.53%
1/1/1993	435.23	1/1/2003	895.84	460.61	10.58%	1/1/2005	1,181.41	746.18	14.29%	1/1/2008	1,378.76	943.53	14.45%
1/1/1992	416.08	1/1/2002	1,140.21	724.13	17.40%	1/1/2004	1,132.52	716.44	14.35%	1/1/2007	1,424.16	1008.08	16.15%
1/1/1991	325.49	1/1/2001	1,335.63	1010.14	31.03%	1/1/2003	895.84	570.35	14.60%	1/1/2006	1,278.73	953.24	19.52%
1/1/1990	339.97	1/1/2000	1,425.59	1085.62	31.93%	1/1/2002	1,140.21	800.24	19.62%	1/1/2005	1,181.41	841.44	16.50%
1/1/1989	285.4	1/1/1999	1,248.77	963.37	33.76%	1/1/2001	1,335.63	1050.23	30.67%	1/1/2004	1,132.52	847.12	19.79%
1/1/1988	250.5	1/1/1998	963.36	712.86	28.46%	1/1/2000	1,425.59	1175.09	39.09%	1/1/2003	895.84	645.34	17.17%
1/1/1987	264.5	1/1/1997	766.22	501.72	18.97%	1/1/1999	1,248.77	984.27	31.01%	1/1/2002	1,140.21	875.71	22.07%
1/1/1986	208.2	1/1/1996	614.42	406.22	19.51%	1/1/1998	963.36	755.16	30.23%	1/1/2001	1335.63	1127.43	36.10%
1/1/1985	171.6	1/1/1995	465.25	293.65	17.11%	1/1/1997	766.22	594.62	28.88%	1/1/2000	1425.59	1253.99	48.72%
1/1/1984	166.4	1/1/1994	472.99	306.59	18.42%	1/1/1996	614.42	448.02	22.44%	1/1/1999	1248.77	1082.37	43.36%
1/1/1983	144.3	1/1/1993	435.23	290.93	20.16%	1/1/1995	465.25	320.95	18.53%	1/1/1998	963.36	819.06	37.84%
1/1/1982	117.3	1/1/1992	416.08	298.78	25.47%	1/1/1994	472.99	355.69	25.27%	1/1/1997	766.22	648.92	36.88%
1/1/1981	133	1/1/1991	325.49	192.49	14.47%	1/1/1993	435.23	302.23	18.94%	1/1/1996	614.42	481.42	24.13%
1/1/1980	110.9	1/1/1990	339.97	229.07	20.66%	1/1/1992	416.08	305.18	22.93%	1/1/1995	465.25	354.35	21.30%
1/1/1979	99.71	1/1/1989	285.4	185.69	18.62%	1/1/1991	325.49	225.78	18.87%	1/1/1994	472.99	373.28	24.96%
1/1/1978	90.25	1/1/1988	250.5	160.25	17.76%	1/1/1990	339.97	249.72	23.06%	1/1/1993	435.23	344.98	25.48%
1/1/1977	103.8	1/1/1987	264.5	160.7	15.48%	1/1/1989	285.4	181.6	14.58%	1/1/1992	416.08	312.28	20.06%
1/1/1976	96.86	1/1/1986	208.2	111.34	11.49%	1/1/1988	250.5	153.64	13.22%	1/1/1991	325.49	228.63	15.74%
1/1/1975	72.56	1/1/1985	171.6	99.04	13.65%	1/1/1987	264.5	191.94	22.04%	1/1/1990	339.97	267.41	24.57%
1/1/1974	96.11	1/1/1984	166.4	70.29	7.31%	1/1/1986	208.2	112.09	9.72%	1/1/1989	285.4	189.29	13.13%
1/1/1973	118.4	1/1/1983	144.3	25.9	2.19%	1/1/1985	171.6	53.2	3.74%	1/1/1988	250.5	132.1	7.44%
1/1/1972	103.3	1/1/1982	117.3	14	1.36%	1/1/1984	166.4	63.1	5.09%	1/1/1987	264.5	161.2	10.40%
1/1/1971	93.49	1/1/1981	133	39.51	4.23%	1/1/1983	144.3	50.81	4.53%	1/1/1986	208.2	114.71	8.18%
1/1/1970	90.31	1/1/1980	110.9	20.59	2.28%	1/1/1982	117.3	26.99	2.49%	1/1/1985	171.6	81.29	6.00%
1/1/1969	102	1/1/1979	99.71	-2.29	-0.22%	1/1/1981	133	31	2.53%	1/1/1984	166.4	64.4	4.21%
1/1/1968	95.04	1/1/1978	90.25	-4.79	-0.50%	1/1/1980	110.9	15.86	1.39%	1/1/1983	144.3	49.26	3.46%
1/1/1967	84.45	1/1/1977	103.8	19.35	2.29%	1/1/1979	99.71	15.26	1.51%	1/1/1982	117.3	32.85	2.59%
1/1/1966	93.32	1/1/1976	96.86	3.54	0.38%	1/1/1978	90.25	-3.07	-0.27%	1/1/1981	133	39.68	2.83%
1/1/1965	86.12	1/1/1975	72.56	-13.56	-1.57%	1/1/1977	103.8	17.68	1.71%	1/1/1980	110.9	24.78	1.92%
1/1/1964	76.45	1/1/1974	96.11	19.66	2.57%	1/1/1976	96.86	20.41	2.22%	1/1/1979	99.71	23.26	2.03%
1/1/1963	65.06	1/1/1973	118.4	53.34	8.20%	1/1/1975	72.56	7.5	0.96%	1/1/1978	90.25	25.19	2.58%
1/1/1962	69.07	1/1/1972	103.3	34.23	4.96%	1/1/1974	96.11	27.04	3.26%	1/1/1977	103.8	34.73	3.35%
1/1/1961	59.72	1/1/1971	93.49	33.77	5.65%	1/1/1973	118.4	58.68	8.19%	1/1/1976	96.86	37.14	4.15%
1/1/1960	58.03	1/1/1970	90.31	32.28	5.56%	1/1/1972	103.3	45.27	6.50%	1/1/1975	72.56	14.53	1.67%
1/1/1959	55.62	1/1/1969	102	46.38	8.34%	1/1/1971	93.49	37.87	5.67%	1/1/1974	96.11	40.49	4.85%
1/1/1958	41.12	1/1/1968	95.04	53.92	13.11%	1/1/1970	90.31	49.19	9.97%	1/1/1973	118.4	77.28	12.53%
1/1/1957	45.43	1/1/1967	84.45	39.02	8.59%	1/1/1969	102	56.57	10.38%	1/1/1972	103.3	57.87	8.49%
1/1/1956	44.15	1/1/1966	93.32	49.17	11.14%	1/1/1968	95.04	50.89	9.61%	1/1/1971	93.49	49.34	7.45%
1/1/1955	35.6	1/1/1965	86.12	50.52	14.19%	1/1/1967	84.45	48.85	11.43%	1/1/1970	90.31	54.71	10.25%
1/1/1954	25.46	1/1/1964	76.45	50.99	20.03%	1/1/1966	93.32	67.86	22.21%	1/1/1969	102	76.54	20.04%
1/1/1953	26.18	1/1/1963	65.06	38.88	14.85%	1/1/1965	86.12	59.94	19.08%	1/1/1968	95.04	68.86	17.54%
1/1/1952	24.19	1/1/1962	69.07	44.88	18.55%	1/1/1964	76.45	52.26	18.00%	1/1/1967	84.45	60.26	16.61%
1/1/1951	21.21	1/1/1961	59.72	38.51	18.16%	1/1/1963	65.06	43.85	17.23%	1/1/1966	93.32	72.11	22.67%
1/1/1950	16.88	1/1/1960	58.03	41.15	24.38%	1/1/1962	69.07	52.19	25.77%	1/1/1965	86.12	69.24	27.35%
1/1/1949	15.36	1/1/1959	55.62	40.26	26.21%	1/1/1961	59.72	44.36	24.07%	1/1/1964	76.45	61.09	26.51%
1/1/1948	14.83	1/1/1958	41.12	26.29	17.73%	1/1/1960	58.03	43.2	24.28%	1/1/1963	65.06	50.23	22.58%
1/1/1947	15.21	1/1/1957	45.43	30.22	19.87%	1/1/1959	55.62	40.41	22.14%	1/1/1962	69.07	53.86	23.61%
1/1/1946	18.02	1/1/1956	44.15	26.13	14.50%	1/1/1958	41.12	23.1	10.68%	1/1/1961	59.72	41.7	15.43%