

Saving safely for Retirement
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Personal Background

I graduated with a Bachelors in Biochemistry from a top 15 university(UCLA) when I was 17. I have been studying markets since I was 9. I have been professionally trading financial markets since 2008(when I was 18). I was in the 99.99th+ percentile(top out of 10,000+ traders) on Dukascopy Trader Contest for the 9 years of its existence. I was banned 5 years through the contest by request of other traders for doing too good. My trading is based on market maker theory. That market makers trap retail money into bad positions intentionally and then manipulate markets through supply/demand imbalances.

Over 1005 trades, I received 19004 pips, resulting in an average pips of 18.9 per trade. My Z score for my performance on 5:1 leverage is 12.6 standard deviations above the mean. From a statistical point of view my results are statistically more significant than Warren Buffett or George Soros during their lifetime trading careers. From a p-value standpoint, my results are the equivalent of scoring perfect on the SAT's 500 times in a row or winning the lottery jackpot 100 times in a row. My Z score is the equivalent of scoring 280 IQ on a 27 month long IQ test.

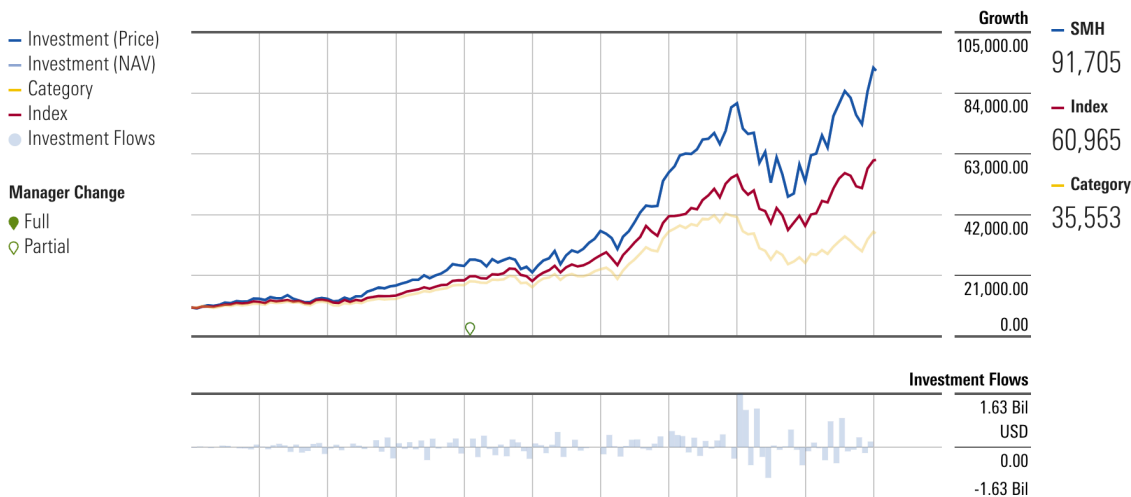
https://www.youtube.com/watch?v= AskZfNQdKo&feature=emb_logo



					5 X		PnL
					12.609584 Z		8.3664340
					1.2336561 mean		370.14036
	18.252491				0.4234487 std		421.95750
rahulkghosh	27	244.46	144.46	1.07223	6.5731684		3900.42
FXDON	16	271.02	171.02	1.08551	3.7165609		2736.32
Bigfxtrader	61	136.5	36.5	1.01825	3.0138355		2226.5
snowshow	70	130.13	30.13	1.015065	2.8481950		2109.1
ahmach1	41	141.93	41.93	1.020965	2.3412350		1719.13
mano930	15	209.84	109.84	1.05492	2.2299385		1647.6
Skif	46	134.22	34.22	1.01711	2.1823505		1574.12
tow	30	150.81	50.81	1.025405	2.1225744		1524.3
Aeappk53	11	218.58	118.58	1.05929	1.8843587		1304.38
prisechin	2	826.35	726.35	1.363175	1.8582460		1452.7
NoWay	8	247.52	147.52	1.07376	1.7670863		1180.16
Gieffe2003	11	203.64	103.64	1.05182	1.7432339		1140.04
passionforex	10	213.52	113.52	1.05676	1.7368553		1135.2
Airmike	60	118.49	18.49	1.009245	1.7369862		1109.4
ajmalakbar	8	239	139	1.0695	1.7117735		1112
vania1234	45	123.46	23.46	1.01173	1.6900838		1055.7
cocciolla	49	120.41	20.41	1.010205	1.6446222		1000.09
sohail	23	143.65	43.65	1.021825	1.6430850		1003.95
DEMO2Qtrgr	25	139.53	39.53	1.019765	1.6311825		988.25
oscbox	20	148.42	48.42	1.02421	1.6135418		968.4
rasheed85	11	187.12	87.12	1.04356	1.5984227		958.32
cozard007	10	191.15	91.15	1.045575	1.5615356		911.5
spaima1976	9	201.08	101.08	1.05054	1.5585234		909.72
Bimlesh	52	117.03	17.03	1.008515	1.5541138		885.56
Kungfeforex	24	136	36	1.018	1.5344285		864
GARNALOS	13	166.7	66.7	1.03335	1.5318518		867.1
Profin	19	144.45	44.45	1.022225	1.5183904		844.55
Erialda	45	118.64	18.64	1.00932	1.5180971		838.8
SibinSebastian	4	316.1	216.1	1.10805	1.5074309		864.4
mohands_moh	60	113.36	13.36	1.00668	1.4910301		801.6
svetashopk	15	153.25	53.25	1.026625	1.4831242		798.75
xyzne	10	180.32	80.32	1.04016	1.4825231		803.2
Ghani	6	228.89	128.89	1.064445	1.4545858		773.34
vietfx	7	209.73	109.73	1.054865	1.4533766		768.11
fxsurprise8	45	116.27	16.27	1.008135	1.4399293		732.15
FxMidaso	58	112.43	12.43	1.006215	1.4324044		720.94
tradercillo	3	346.47	246.47	1.123235	1.4171371		739.41
Miss_Forex	15	146.96	46.96	1.02348	1.4164146		704.4
punditz	17	141.02	41.02	1.02051	1.4121911		697.34
nsreddy	2	462.89	362.89	1.181445	1.3958122		725.78
Koryphaeen	13	151.42	51.42	1.02571	1.3909760		668.46
mohsen223	36	118.24	18.24	1.00912	1.3865683		656.64
dung01	25	126.12	26.12	1.01306	1.3831815		653

This is a guide to saving up for retirement with very little risk. Equities are by far and large the best performing asset class over the last 3 centuries. In particular, since the end of World War II, information technology has been outperforming the rest of the economy. Semiconductors are a part of information technology. Over the past 15 years, Semiconductor ETF(SMH), has averaged an annualised 23% per annum. Let's say for instance you invested \$10,000 a year over 30 years and achieve an annualised growth of 22% a year in your portfolio. Your portfolio would become \$21 million+ after 30 years. Once you are retired, you should pull out 7% a year for living expenses and have the rest compound. You would leave a huge inheritance for your kids while living a good retirement.

Growth of 10,000



Total Return %	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Investment (Price)	30.20	-0.37	35.53	38.44	-9.04	64.44	55.54	42.14	-33.52	73.37	-1.10
Investment (NAV)	29.99	-0.11	35.41	38.31	-8.95	64.49	55.31	42.24	-33.48	73.22	-1.08
Category (NAV)	12.55	5.21	10.84	35.35	-3.21	37.49	55.91	15.09	-37.39	43.43	-1.59
Index (Price)	19.00	4.01	14.06	37.14	-1.29	46.66	48.04	34.42	-31.55	59.06	0.40
Quartile Rank	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
Percentile Rank	4	86	1	35	80	1	40	5	36	4	55
# of Invest. in Cat.	207	203	207	205	208	230	231	252	268	267	264
Category Name	ST	ST	ST	ST	ST	ST	ST	ST	ST	ST	—

USD | All data based off of NAV except where noted | Investment (Price) as of Jan 12, 2024 | Investment (NAV) as of Jan 12, 2024 | Category: Technology as of Jan 12, 2024 | Index: Morningstar US Tech TR USD as of Jan 12, 2024

Trailing Returns

Day End | Month End | Quarter End

Total Return %	1-Day	1-Week	1-Month	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	15-Year
Total Return % (Price)	-0.35	4.14	3.48	14.32	-1.10	54.67	14.64	31.62	24.95	23.49
Total Return % (NAV)	-0.33	4.13	3.45	14.33	-1.08	54.76	14.67	31.63	24.95	—
Category (NAV)	-0.14	3.13	2.92	12.50	-1.59	32.91	-0.54	16.20	15.18	17.48
Index (NAV)	0.25	4.77	2.57	12.96	0.40	52.66	13.52	25.31	19.89	20.40
Quartile Rank	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
Percentile Rank	72	40	39	34	55	11	3	2	2	—

Annual Return	22%	Deposit/year	10,000.00
January 2025	10,000.00		
January 2026	22,200.00		
January 2027	37,084.00		
January 2028	55,242.48		
January 2029	77,395.83		
January 2030	104,422.91		
January 2031	137,395.95		
January 2032	177,623.06		
January 2033	226,700.13		
January 2034	286,574.16		
January 2035	359,620.47		
January 2036	448,736.97		
January 2037	557,459.11		
January 2038	690,100.11		
January 2039	851,922.13		
January 2040	1,049,345.00		
January 2041	1,290,200.90		
January 2042	1,584,045.10		
January 2043	1,942,535.03		
January 2044	2,379,892.73		
January 2045	2,913,469.13		
January 2046	3,564,432.34		
January 2047	4,358,607.46		
January 2048	5,327,501.10		
January 2049	6,509,551.34		
January 2050	7,951,652.64		
January 2051	9,711,016.22		
January 2052	11,857,439.78		
January 2053	14,476,076.54		
January 2054	17,670,813.37		
January 2055	21,568,392.32		

Rahul Ghosh

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Current Citizenship: United States

Current Location: Kolkata, India

Date of Birth: October 5, 1990

Location of Birth: Los Angeles, California

Time of Birth: 7:22 AM

Educational Background

UCLA, Bachelor of Science in Biochemistry

Graduation Date: June 2008

Comments: Graduated at age of 17

Standardized Test Scores

Scholastic Aptitude Test

Age Taken: 14(3 years below average test-taker)

Percentile: 97th Overall, 99th Math, 91st Verbal

Medical College Admissions Test

Age Taken: 16(6 years below average test-taker)

Percentile: 97th Overall, 99.9th Physical Sciences, 95th

Biological Sciences, 70th Verbal

Publications

Expression-Based Cell Lineage Analysis in *Drosophila* Through a Course-Based Research Experience for Early Undergraduates

PMID: 31690598

Co-Author

Track Record

Dukascopy Trader Contest

Months Participated: 27 months between May 2011 and September 2015

Total Pips(Unleveraged Pip Points): 19004 over 1005 Trades(18.9 Pips Per Trade)

Pips Ranking: 99.99th+ Percentile(#1 out of 10,000+)

Total Profit: \$3,900,420(\$144,400 on Average Per Month)

Profit Ranking: 99.99th+ Percentile(#1 out of 10,000+)

Z Score on 5:1 leverage: 12.6 Standard Deviations above Mean

Intellectual Property

Trading Contest Plan

Unleveraged Returns: 30%+ on 1 Trillion Notional(\$300B+ in Annual Profits)

Minimum Startup Investment: \$10 Million

Projected Cumulative Profits over first 5 years: \$1.5 Trillion+

Polling Plan

Unleveraged Returns: 40%+ on 100 Billion Notional(\$40B+ in Annual Profits)

Minimum Startup Investment: \$1 Million

Projected Cumulative Profits over first 5 years: \$90 Billion+

