Saving safely for Retirement
Rahul Ghosh
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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 200 times in a row with single ticket plays. My Z score is the equivalent of scoring 280 IQ on a 27 month long IQ test.
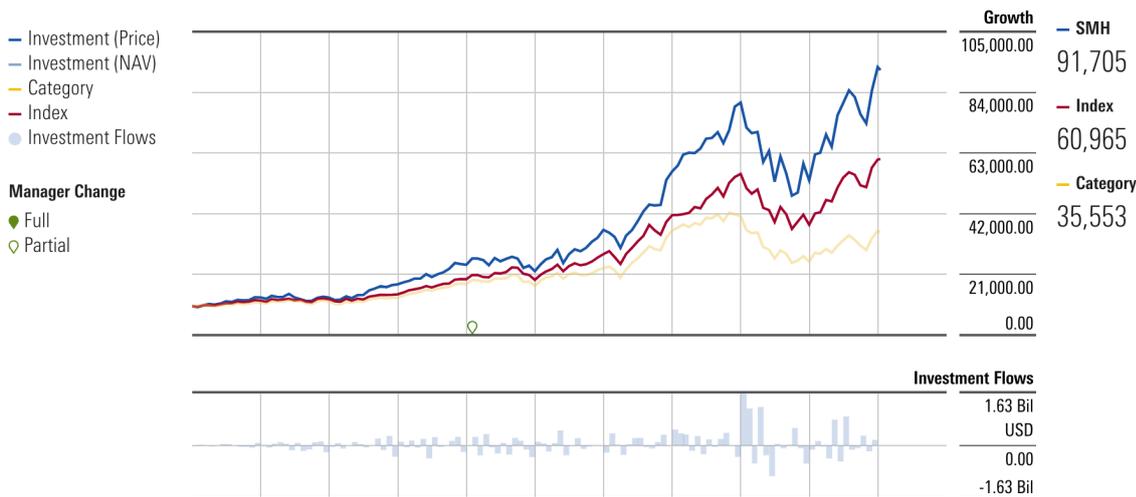
https://www.youtube.com/watch?v=_AskZfNQdKo&feature=emb_logo

					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
Kungfuforex	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
SibinSebastia	4	316.1	216.1	1.10805	1.5074309			864.4
mohands_mc	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

Legend:
- Investment (Price)
- Investment (NAV)
- Category
- Index
- Investment Flows

Manager Change
- Full
- Partial

Growth:
- SMH 91,705
- Index 60,965
- Category 35,553

Growth scale: 105,000.00 / 84,000.00 / 63,000.00 / 42,000.00 / 21,000.00 / 0.00

Investment Flows: 1.63 Bil USD / 0.00 / -1.63 Bil

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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Phone: +91-8276046129
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

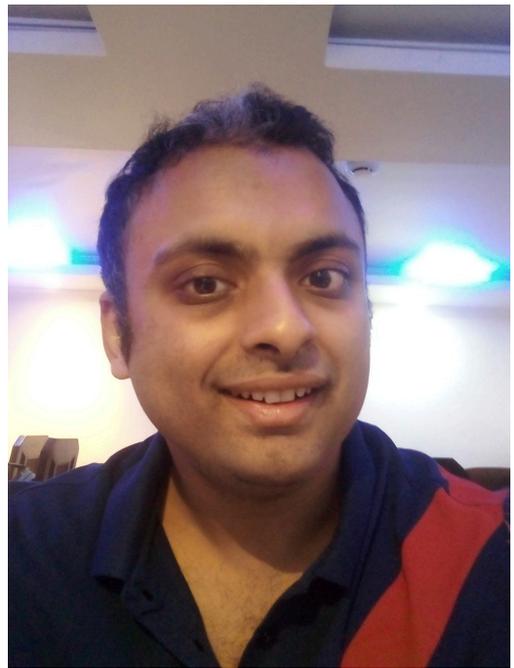**Standardized Test Scores**

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+