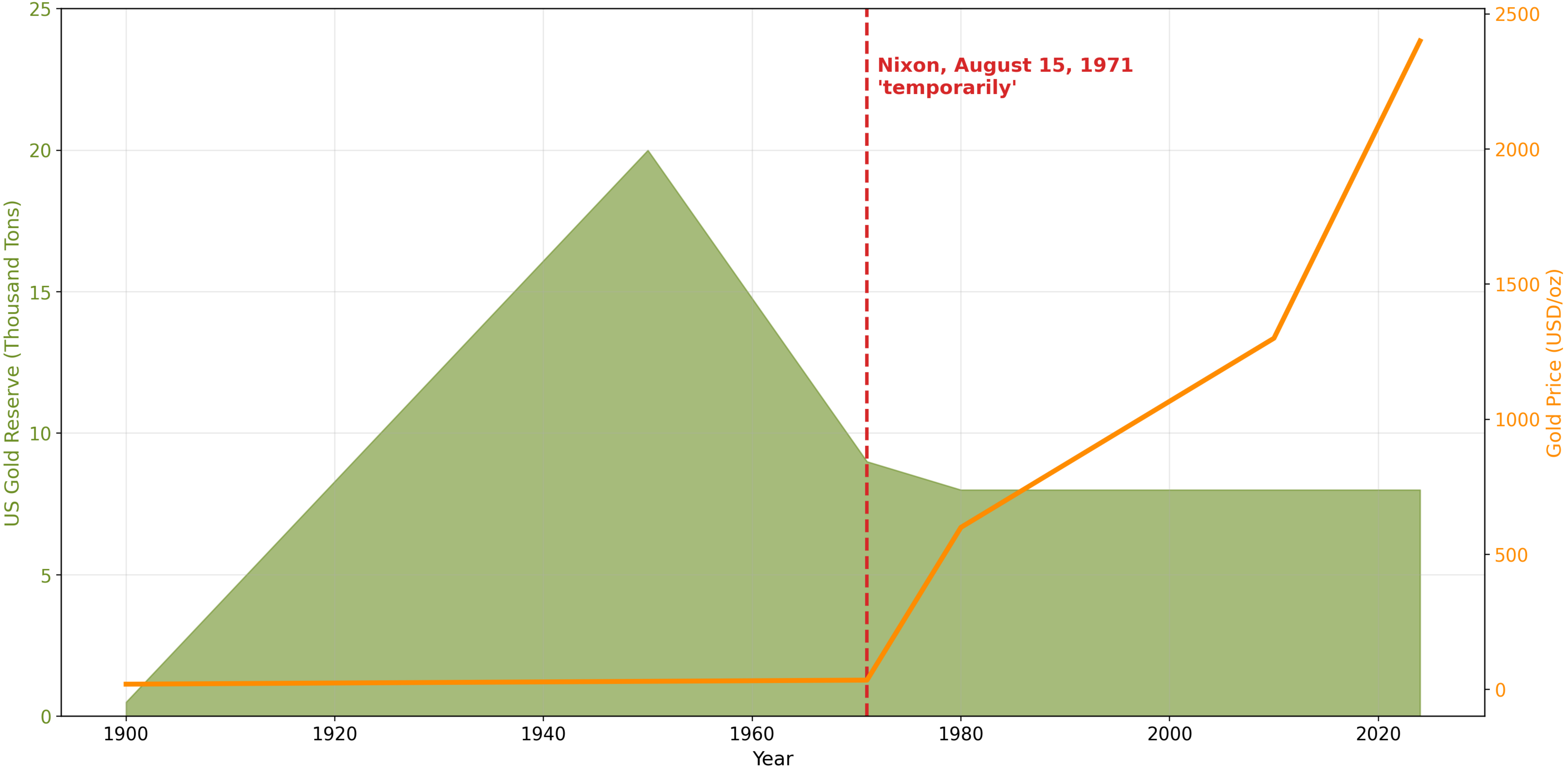
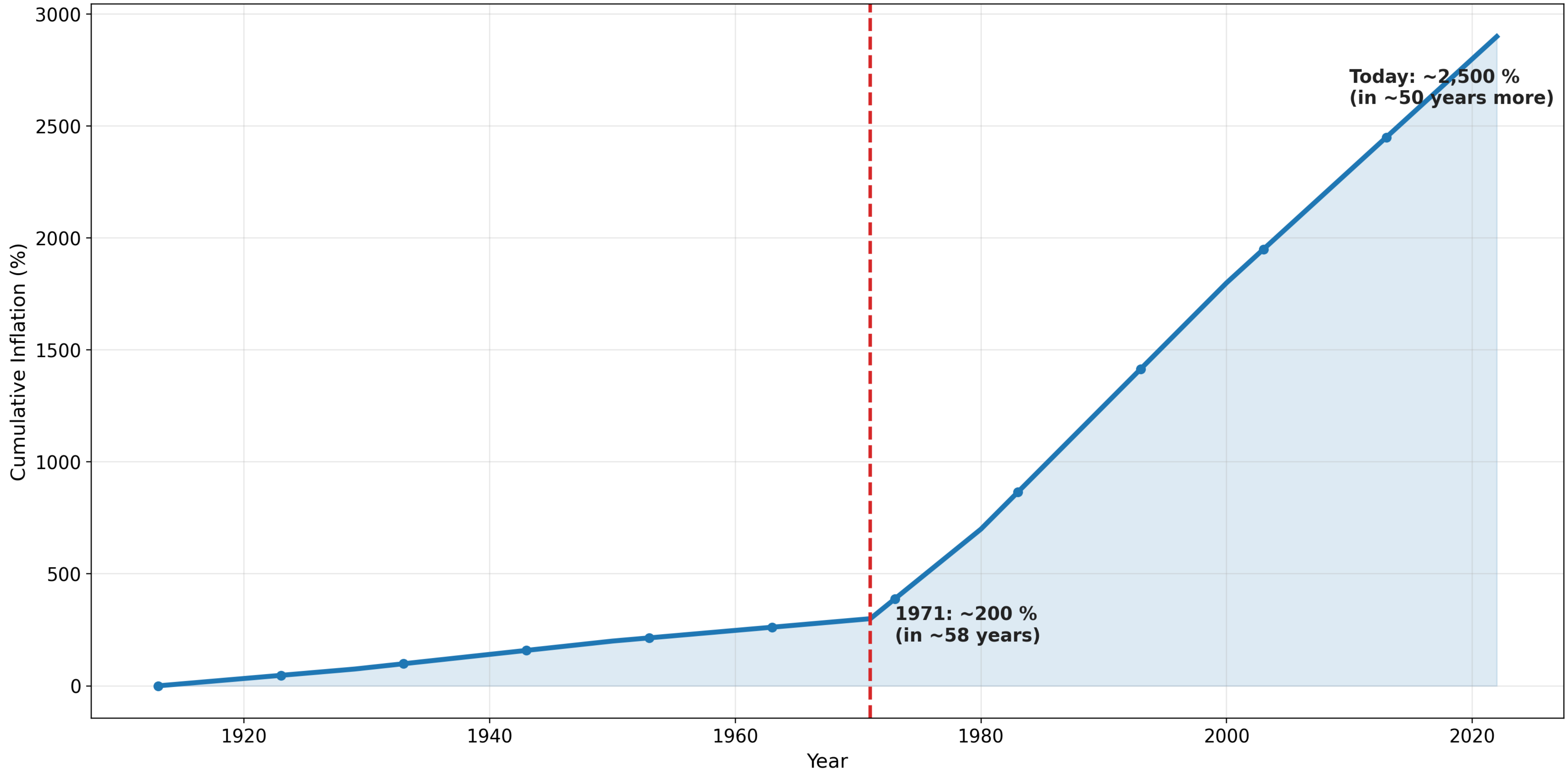
US Gold Reserves and Gold Price (1900-2024)

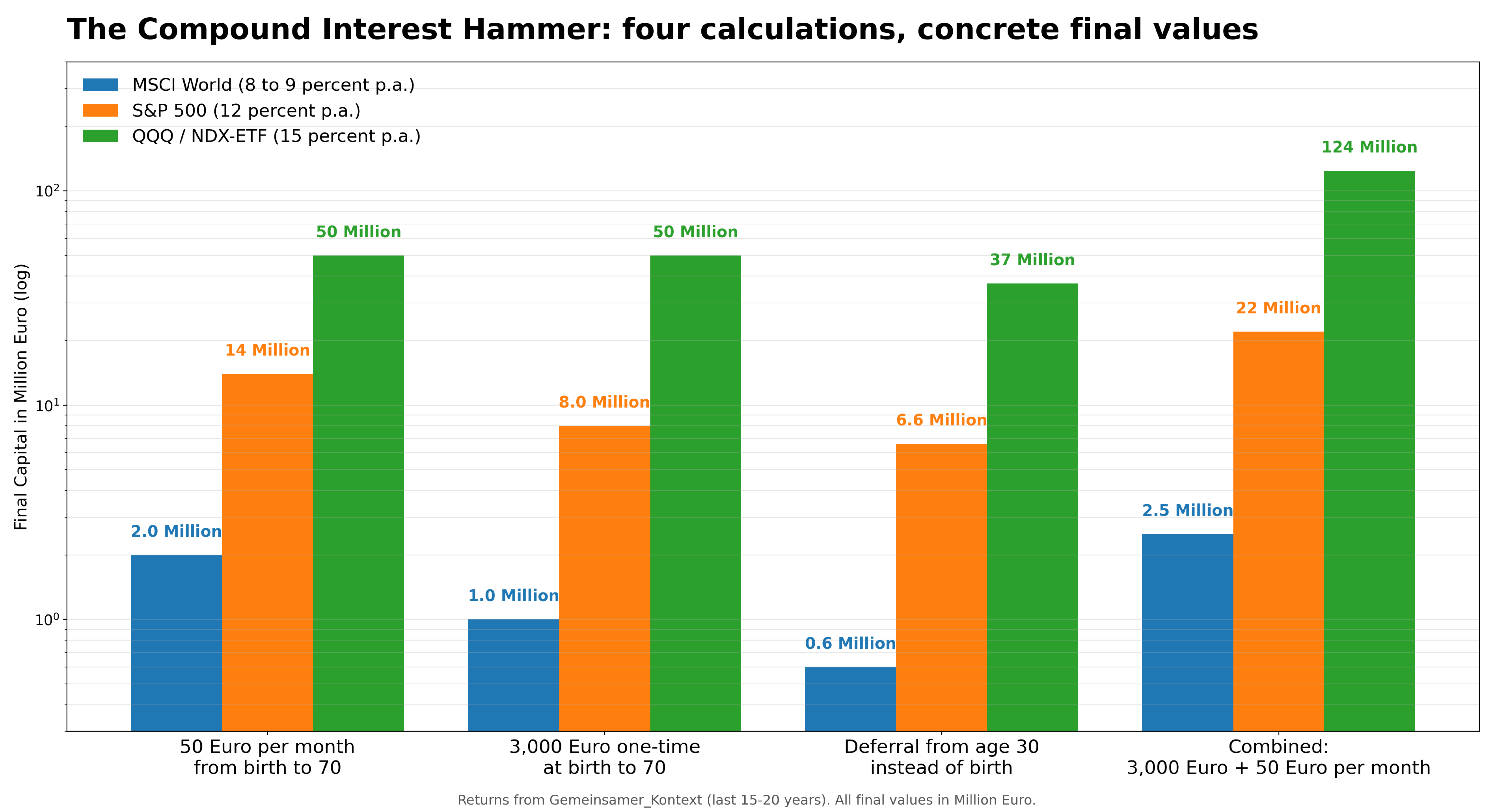


Source: World Gold Council. Gold Reserve falls, Gold Price explodes from 1971.

Cumulative US Inflation 1913-2022



Source: BLS CPI / inflationdata.com. Cumulative price increase since 1913.



The Compound Interest Hammer: four calculations, concrete final values
MSCI World (8 to 9 percent p.a.)
S&P 500 (12 percent p.a.)
QQQ / NDX-ETF (15 percent p.a.)
Final Capital in Million Euro (log)
10^2
10^1
10^0
2.0 Million
14 Million
50 Million
1.0 Million
8.0 Million
50 Million
0.6 Million
6.6 Million
37 Million
2.5 Million
22 Million
124 Million
50 Euro per month
from birth to 70
3,000 Euro one-time
at birth to 70
Deferral from age 30
instead of birth
Combined:
3,000 Euro + 50 Euro per month
Returns from Gemeinsamer_Kontext (last 15-20 years). All final values in Million Euro.

Rule of 72: How quickly does your capital double?

72 / return p.a. = years until doubling

1 %	Savings Account	→	**72 years**
4 %	classic conservative	→	**18 years**
8 %	MSCI World	→	**~9 years**
12 %	S&P 500	→	**~6 years**
15 %	QQQ / NDX-ETF	→	**~4.8 years**

Compound interest is exponential. Three doublings = 8x. Six doublings = 64x.

Three-Way Comparison: MSCI / S&P / QQQ (last 15-20 years, all crashes included)

Index	Return p.a.	Vola p.a.	Max Drawdown	USA Share	Character
MSCI World	~8-9 %	~17 %	medium	~70 %	broad, defensive (age)
S&P 500	~12 %	~20 %	-56 % (2008)	100 %	broad + strong (core)
QQQ / NDX	~15 %	~23 %	-56 % Tech / -35 % 2022	100 % US Tech	growth-strong (core)

Source: Gemeinsamer_Kontext. MSCI World does NOT belong in a young portfolio.