ECONPARITY

ADVANCED INVESTOR • 2005-2025

Investor Report (USD)

Comprehensive wealth analysis report, inflationary impact, and financial scenario projections.

GENERATED BY
Econparity

DATE
2026-09-20

ID
ECP-20260920-59E25D

ECONPARITY

Investment Valuation (USD)

CURRENCY	PERIOD	CPI TARGET	INVESTMENT VALUE
USD	2005 - 2025	82,411.67	193,484.22

TOTAL PERFORMANCE	CAPITAL INVESTED	NET REAL GAIN
+286.97%	50,000.00	▲ 111,072.55

WEALTH ANALYSIS

Real Performance Analysis (USD)

> If you invested $50,000.00 dollars in 2005, you would need $82,411.67 dollars by 2025 to match inflation. Reaching $193,484.22 dollars represents a real return of 134.8%.

SMART INSIGHT

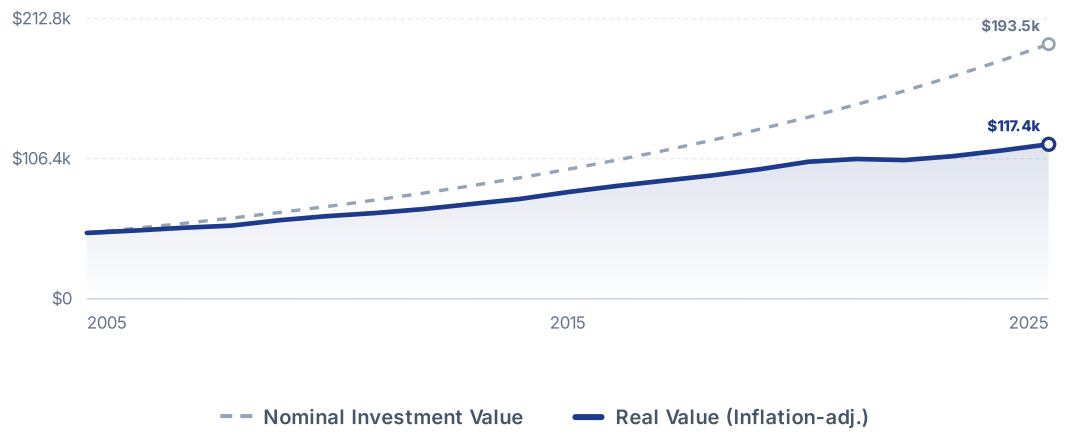
Between 2005 and 2025 (20 years) cumulative inflation in US dollars was 64.8%, equivalent to 2.53% annualized, which defines a moderate-inflation regime. Each unit of currency retains 60.7% of its initial purchasing power: what cost $100.00 in 2005 requires $164.80 in 2025. The final value of $193,484.22 implies a nominal annualized rate of 7.00% on the initial capital, against annualized inflation of 2.53% (+4.36% real per year).

Real capital preservation was achieved. Capital of $50,000.00 reached a nominal value of $193,484.22 (3.87×, +287.0%), above the inflation break-even threshold of $82,411.67. Net of inflation, the real value amounts to $117,405.48: a net gain in purchasing power of $67,405.48 (+134.8%) over the contributed capital.

Against market references with the same capital and horizon, the strategy came in below both the S&P 500 ($356,640.40) and gold ($298,939.35). The distance to the index, $163,156.17 (45.7%), quantifies the opportunity cost of the chosen allocation.

For the investor, the period confirms that the strategy generated real growth; the relevant forward-looking reference is to sustain an annual return above expected inflation and to review the allocation when that condition no longer holds.

VALUE EVOLUTION CHART



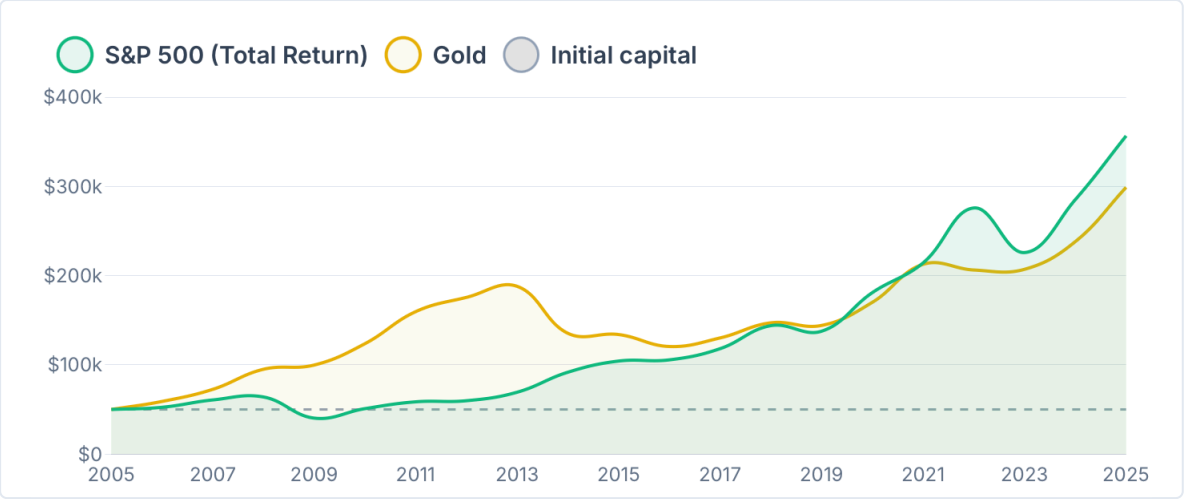
OPPORTUNITY COST

YOUR STRATEGY	S&P 500 (TOTAL RETURN)	GOLD (SAFE HAVEN)	CASH (UNINVESTED)
193,484.22	356,640.40	298,939.35	50,000.00
+287.0%	+613.3%	+497.9%	-39.3% (Real Loss)

INVESTMENT GOALS CHECKLIST

Goal / Metric	Result
Capital Multiplier (Nominal)	3.9x
Purchasing Power Multiplier (Real)	2.35x
Outperformed Inflation (Real Return)	Yes ✓
Outperformed Stock Market (S&P 500)	No ✗
Outperformed Gold (Safe Haven)	No ✗
Purchasing Power Preserved	Yes ✓

COMPARATIVE TREND



* Nominal historical value comparison; these series are not adjusted for inflation.

NOTICES

✓ No risk alerts for this period: annual inflation stayed moderate and no nominal or real deterioration of the capital was detected.

RECOMMENDATIONS

- Maintain the discipline of the current allocation and track the annual real return, not the nominal one, as the monitoring indicator.
- Assess a complementary exposure to low-cost global equity indexing to narrow the distance to the market.
- Lock in part of the real gain through periodic rebalancing towards each asset class's target weight.

PERFORMANCE INDICATORS

TOTAL ROI	+286.97%
CAGR (ANNUALIZED)	7.00%
TOTAL ACCUMULATED INFLATION	64.80%

WEALTH PRESERVATION INDEX

Comprehensive evaluation of capital financial health

INFLATION PROTECTION	10.0/10	REAL CAPITAL GROWTH	9.4/10
PURCHASING POWER PRESERVATION	10.0/10	COMPARISON VS. HISTORICAL BENCHMARKS	5.0/10
WEALTH GROWTH EFFICIENCY	9.5/10		

GLOBAL ECONPARITY INDEX

8.8/10

EXCELLENT

Simple average of five components (20% each); analytical indicator, not an investment rating.

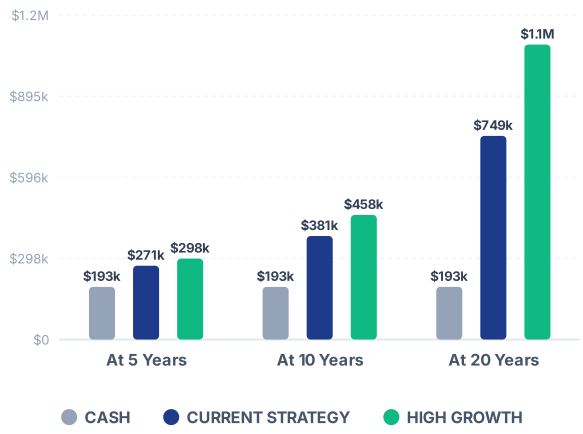
ANNUAL DATA SCHEDULE

YEAR	CUM. INFLATION	NOMINAL PORTFOLIO	REAL PORTFOLIO	UNIT BUYING POWER
2005	0.0%	50,000.00	**50,000.00**	100.0%
2006	3.2%	53,500.00	**51,828.13**	96.9%
2007	6.1%	57,245.00	**53,931.25**	94.2%
2008	10.2%	61,252.15	**55,562.22**	90.7%
2009	9.8%	65,539.80	**59,673.30**	91.0%
2010	11.7%	70,127.59	**62,796.50**	89.5%
2011	15.2%	75,036.52	**65,160.66**	86.8%
2012	17.8%	80,289.07	**68,146.27**	84.9%
2013	19.3%	85,909.31	**72,008.96**	83.8%
2014	21.2%	91,922.96	**75,845.18**	82.5%
2015	21.4%	98,357.57	**81,051.62**	82.4%
2016	22.9%	105,242.60	**85,641.16**	81.4%
2017	25.5%	112,609.58	**89,729.30**	79.7%
2018	28.6%	120,492.25	**93,716.19**	77.8%
2019	30.9%	128,926.71	**98,472.37**	76.4%
2020	32.5%	137,951.58	**104,103.33**	75.5%
2021	39.0%	147,608.19	**106,219.16**	72.0%
2022	49.9%	157,940.76	**105,383.77**	66.7%
2023	56.0%	168,996.61	**108,319.79**	64.1%
2024	60.6%	180,826.38	**112,576.96**	62.3%
2025	64.8%	193,484.22	**117,388.84**	60.7%

Cum. inflation is measured from the initial year. Unit buying power is the value of one currency unit versus the initial year (=100%), not the portfolio return.

FUTURE PROJECTIONS & PLANNING HORIZONS

Forward-looking simulation starting from the final result of your analysis



HORIZON	CASH	CURRENT STRATEGY	HIGH GROWTH
At 5 Years	193,484.22 Real buying power: 171,011.86	271,371.63 Real buying power: 239,852.98	297,699.46 Real buying power: 263,122.94
At 10 Years	193,484.22 Real buying power: 151,149.57	380,612.75 Real buying power: 297,334.07	458,047.52 Real buying power: 357,825.99
At 20 Years	193,484.22 Real buying power: 118,077.80	748,722.89 Real buying power: 456,923.83	1,084,365.06 Real buying power: 661,756.49

Shows the nominal value and the real purchasing power corrected by the estimated inflation (2.5% annual). Annual assumptions (inflation / strategy / high growth): 2.5% / 7.00% / 9.00%.

SCENARIO COMPARISON — ANALYZED PERIOD

** Nominal outcomes for the selected historical period; benchmark estimates depend on available coverage.*

CASH HELD

50,000.00

Saving your capital and contributions of $0/year in cash would accumulate $50,000 in 20 years, losing 74% of its value compared to your projected investment.

CURRENT STRATEGY

193,484.22

Your strategy reached $193,484 in 20 years through compound interest, outperforming cash savings by 287%.

S&P 500 BENCHMARK

356,640.40

If you had invested in the S&P 500 with the same contributions, you would have reached $356,640 in 20 years, outperforming your planned investment by 84%.

ANALYST'S CONCLUSION

The same capital buys far less today than in 2005: leaving it idle was a silent loss, while investing it at a moderate rate protected and grew its real value. What mattered was not how much was saved, but where the money sat. Illustrative report; not financial advice.

DATA TRACEABILITY

METHODOLOGY & SOURCES

Technical framework, data provenance, calculation criteria and scope of the analysis.

2005 - 2025
USD · 2026-07

DATA TRACEABILITY

Historical / official

PRIMARY SOURCE	LATEST OBSERVATION	ANALYZED PERIOD
U.S. Bureau of Labor Statistics — CPI-U	2026-07	2005 - 2025

Source methodology: Annual average of monthly CPI-U, series CUUR0000SA0

Period convention: Annual observations: start year included, end year excluded; the current year may be partial.

Forward projection assumptions: inflation: 2.5% | strategy: 7.00% | high growth: 9.00%

ANALYTICAL FRAMEWORK

01 OFFICIAL DATA

This report has been prepared using official economic data published by public statistical agencies and international institutions.

02 LOCAL CONSISTENCY

Econparity operates dedicated data laboratories by currency and jurisdiction, ensuring that inflation calculations, monetary equivalence, and purchasing power analysis are based on real, verifiable, and locally consistent information.

03 INSTITUTIONAL SOURCES

Primary sources include official Consumer Price Index (CPI) series and equivalent metrics published by institutions such as the Bureau of Labor Statistics (United States), Eurostat (European Union), Office for National Statistics (United Kingdom), Federal Statistical Office (Switzerland), and Statistics Canada (Canada).

04 MARKETS AND PROJECTIONS

Market comparisons are based on adjusted historical closing series, while projected scenarios represent hypothetical estimates derived from historical data and reasonable assumptions, presented exclusively for analytical purposes.

IMPORTANT DISCLAIMER

This report has been prepared for informational and analytical purposes, based on official historical data and reasonable assumptions. Its objective is to support financial understanding and the analysis of capital behavior over time.

Econparity does not provide financial, legal, or tax advice. Estimates and scenarios reflect historical contexts and analytical models, are not guarantees of future outcomes, and the final interpretation and decision remain solely with the user.