

Mark's Plan from Chapter 7 of The 3% Signal by Jason Kelly

Quarter	SPY Price	IJR Price	IJR Div	VFIIX Price	VFIIX Div	IJR Shares Before Action	Quarter Cash Contrib	IJR Balance Before Action	3% Signal Line + 50% Cash Contrib This Quarter	Shares Need to Reach 3% Signal	Order Adjust	IJR Shares to Buy or Sell (minus)	IJR (minus) After Order Adjust	VFIIX Shares + Divs Before Action	VFIIX Balance Before Action	VFIIX Shares After Action	VFIIX Balance After Action	New Cash Needed	VFIIX Shares After New Cash	VFIIX Balance After New Cash	VFIIX % of 3% Signal Balance	IJR Shares After Action	IJR Balance After Action	3% Signal Balance
Q400	\$131.19	\$108.09		\$10.24	0.171	74.01		\$8,000						195.31	\$2,000		\$2,000							\$10,000
Q101	\$116.69	\$101.50	0.040	\$10.35	0.170	74.01	\$1,215	\$7,512	\$8,848	87.17	13.16			316.20	\$3,273	187.19	\$1,937	\$0	187.19	\$1,937	18%	87.17	\$8,848	\$10,785
Q201	\$122.60	\$114.01	0.036	\$10.29	0.167	87.17	\$1,215	\$9,938	\$9,720	85.26	-1.91			308.61	\$3,176	329.75	\$3,393	\$0	329.75	\$3,393	26%	85.26	\$9,720	\$13,114
Q301	\$104.44	\$95.50		\$10.54	0.164	85.26	\$1,215	\$8,142	\$10,620	111.20	25.94			450.15	\$4,745	215.12	\$2,267	\$0	215.12	\$2,267	18%	111.20	\$10,620	\$12,887
Q401	\$114.30	\$114.40	0.118	\$10.38	0.157	111.20	\$1,215	\$12,721	\$11,546	100.92	-10.28			336.69	\$3,495	449.94	\$4,670	\$0	449.94	\$4,670	29%	100.92	\$11,546	\$16,216
Q102	\$114.52	\$122.49	0.036	\$10.33	0.156	100.92	\$1,275	\$12,362	\$12,529	102.29	1.37			580.52	\$5,997	564.31	\$5,829	\$0	564.31	\$5,829	32%	102.29	\$12,529	\$18,359
Q202	\$98.96	\$114.50	0.051	\$10.55	0.054	102.29	\$1,275	\$11,712	\$13,543	118.28	15.99	30.30		688.55	\$7,264	359.74	\$3,795	\$0	359.74	\$3,795	20%	132.59	\$15,181	\$18,976
Q302	\$81.79	\$93.14	0.058	\$10.76	0.139	132.59	\$1,275	\$12,349	\$16,274	174.73	42.14			483.60	\$5,204	118.82	\$1,279	\$0	118.82	\$1,279	7%	174.73	\$16,274	\$17,553
Q402	\$88.23	\$97.45	0.066	\$10.75	0.113	174.73	\$1,275	\$17,027	\$17,400	178.55	3.82			239.75	\$2,577	205.09	\$2,205	\$0	205.09	\$2,205	11%	178.55	\$17,400	\$19,604
Q103	\$84.74	\$91.48	0.049	\$10.72	0.045	178.55	\$1,341	\$16,334	\$18,592	203.24	24.69			331.86	\$3,557	121.18	\$1,299	\$0	121.18	\$1,299	7%	203.24	\$18,592	\$19,891
Q203	\$97.63	\$109.65	0.070	\$10.70	0.128	203.24	\$1,341	\$22,285	\$19,821	180.76	Sell Sig Ignored	0.00		249.29	\$2,667	249.29	\$2,667	\$0	249.29	\$2,667	11%	203.24	\$22,285	\$24,952
Q303	\$99.95	\$117.38	0.072	\$10.56	0.118	203.24	\$1,341	\$23,856	\$23,624	201.26	Sell Sig Ignored	-1.98		380.45	\$4,018	380.45	\$4,018	\$0	380.45	\$4,018	14%	203.24	\$23,856	\$27,874
Q403	\$111.28	\$134.00	0.082	\$10.50	0.125	203.24	\$1,341	\$27,234	\$25,242	188.38	Sell Sig Ignored	-14.86	0.00	514.28	\$5,400	514.28	\$5,400	\$0	514.28	\$5,400	17%	203.24	\$27,234	\$32,634
Q104	\$113.10	\$142.40	0.072	\$10.54	0.127	203.24	\$1,407	\$28,941	\$28,754	201.93	Sell Sig Ignored	-1.31	0.00	655.35	\$6,907	655.35	\$6,907	\$0	655.35	\$6,907	19%	203.24	\$28,941	\$35,849
Q204	\$114.53	\$147.20	0.101	\$10.29	0.120	203.24	\$1,407	\$29,917	\$30,513	207.29	4.05			801.73	\$8,250	743.79	\$7,654	\$0	743.79	\$7,654	20%	207.29	\$30,513	\$38,166
Q304	\$111.76	\$144.24	0.094	\$10.43	0.120	207.29	\$1,407	\$29,899	\$32,132	222.77	15.48			889.11	\$9,273	675.07	\$7,041	\$0	675.07	\$7,041	18%	222.77	\$32,132	\$39,173
Q404	\$120.87	\$162.71	0.131	\$10.44	0.117	222.77	\$1,407	\$36,246	\$33,799	207.73	-15.04			820.20	\$8,563	1,054.59	\$11,010	\$0	1,054.59	\$11,010	25%	207.73	\$33,799	\$44,809
Q105	\$117.96	\$158.85	0.164	\$10.33	0.119	207.73	\$1,476	\$32,997	\$35,551	223.80	16.08			1,212.92	\$12,529	965.70	\$9,976	\$0	965.70	\$9,976	22%	223.80	\$35,551	\$45,527
Q205	\$119.18	\$55.02	0.105	\$10.43	0.120	671.41	\$1,476	\$36,941	\$37,356	678.95	7.54			1,125.08	\$11,735	1,085.32	\$11,320	\$0	1,085.32	\$11,320	23%	678.95	\$37,356	\$48,676
Q305	\$123.04	\$57.76	0.103	\$10.31	0.118	678.95	\$1,476	\$39,216	\$39,214	678.92	-0.03			1,247.69	\$12,864	1,247.85	\$12,865	\$0	1,247.85	\$12,865	25%	678.92	\$39,214	\$52,080
Q405	\$124.51	\$57.80	0.130	\$10.30	0.123	678.92	\$1,476	\$39,242	\$41,129	711.57	32.65			1,414.62	\$14,571	1,231.39	\$12,683	\$0	1,231.39	\$12,683	24%	711.57	\$41,129	\$53,812
Q106	\$129.83	\$65.23		\$10.16	0.128	711.57	\$1,551	\$46,416	\$43,138	661.32	-50.25			1,399.56	\$14,220	1,722.16	\$17,497	\$0	1,722.16	\$17,497	29%	661.32	\$43,138	\$60,635
Q206	\$127.28	\$62.10	0.105	\$9.96	0.129	661.32	\$1,551	\$41,068	\$45,208	727.98	66.66			1,907.16	\$18,995	1,491.54	\$14,856	\$0	1,491.54	\$14,856	25%	727.98	\$45,208	\$60,064
Q306	\$133.58	\$61.29		\$10.19	0.131	727.98	\$1,551	\$44,618	\$47,340	772.39	44.40			1,662.92	\$16,945	1,395.86	\$14,224	\$0	1,395.86	\$14,224	23%	772.39	\$47,340	\$61,563
Q406	\$141.62	\$65.99		\$10.21	0.132	772.39	\$1,551	\$50,970	\$49,535	750.65	-21.74			1,565.81	\$15,987	1,706.31	\$17,421	\$0	1,706.31	\$17,421	26%	750.65	\$49,535	\$66,957
Q107	\$142.00	\$67.91		\$10.21	0.132	750.65	\$1,629	\$50,977	\$51,836	763.30	12.65			1,887.92	\$19,276	1,803.76	\$18,416	\$0	1,803.76	\$18,416	26%	763.30	\$51,836	\$70,252
Q207	\$150.43	\$71.10	0.264	\$10.01	0.132	763.30	\$1,629	\$54,271	\$54,205	762.38	-0.92			2,010.41	\$20,124	2,016.94	\$20,190	\$0	2,016.94	\$20,190	27%	762.38	\$54,205	\$74,395
Q307	\$152.58	\$69.75	0.123	\$10.17	0.133	762.38	\$1,629	\$53,176	\$56,646	812.13	49.75			2,212.72	\$22,503	1,871.53	\$19,033	\$0	1,871.53	\$19,033	25%	812.13	\$56,646	\$75,680
Q407	\$146.21	\$65.02		\$10.37	0.134	812.13	\$1,629	\$52,805	\$59,160	909.87	97.74			2,052.80	\$21,288	1,439.95	\$14,932	\$0	1,439.95	\$14,932	20%	909.87	\$59,160	\$74,092
Q108	\$131.97	\$59.93		\$10.47	0.130	909.87	\$1,629	\$54,529	\$61,749	1,030.36	120.48			1,613.42	\$16,892	923.78	\$9,672	\$0	923.78	\$9,672	14%	1,030.36	\$61,749	\$71,421
Q208	\$127.98	\$60.17	0.157	\$10.26	0.128	1,030.36	\$1,629	\$61,997	\$64,416	1,070.57	40.21			1,109.84	\$11,387	874.00	\$8,967	\$0	874.00	\$8,967	12%	1,070.57	\$64,416	\$73,383
Q308	\$115.99	\$59.51		\$10.30	0.132	1,070.57	\$1,629	\$63,710	\$67,163	1,128.60	58.03			1,043.36	\$10,747	708.06	\$7,293	\$0	708.06	\$7,293	10%	1,128.60	\$67,163	\$74,456
Q408	\$90.24	\$43.97	0.250	\$10.58	0.126	1,128.60	\$1,629	\$49,625	\$69,993	1,591.83	463.22			897.13	\$9,492	-1,028.00	-\$10,876	\$10,876	0.00	\$0	0%	1,591.83	\$69,993	\$69,993
Q109	\$79.52	\$36.39	0.124	\$10.67	0.118	1,591.83	\$1,629	\$57,927	\$72,907	2,003.49	411.66	50.19		171.17	\$1,826	0.00	\$0	\$0	0.00	\$0	0%	1,642.02	\$59,753	\$59,753
Q209	\$91.95	\$44.43	0.114	\$10.61	0.114	1,642.02	\$1,629	\$72,955	\$62,360	1,403.56	Sell Sig Ignored	-238.46	0.00	171.18	\$1,816	171.18	\$1,816	\$0	171.18	\$1,816	2%	1,642.02	\$72,955	\$74,771
Q309	\$105.59	\$52.34	0.127	\$10.75	0.103	1,642.02	\$1,629	\$85,943	\$75,958	1,451.24	Sell Sig Ignored	-190.78	0.00	343.75	\$3,695	343.75	\$3,695	\$0	343.75	\$3,695	4%	1,642.02	\$85,943	\$89,638
Q409	\$111.44	\$54.72	0.170	\$10.64	0.155	1,642.02	\$1,629	\$89,851	\$89,336	1,632.60	Sell Sig Ignored	-9.42	0.00	528.10	\$5,619	528.10	\$5,619	\$0	528.10	\$5,619	6%	1,642.02	\$89,851	\$95,470
Q110	\$117.00	\$59.45	0.126	\$10.72	0.125	1,642.02	\$1,662	\$97,618	\$93,378	1,570.69	Sell Sig Ignored	-71.32	0.00	708.59	\$7,596	708.59	\$7,596	\$0	708.59	\$7,596	7%	1,642.02	\$97,618	\$105,214
Q210	\$103.22	\$54.14		\$11.00	0.055	1,642.02	\$1,662	\$88,899	\$101,377	1,872.50	230.49			863.22	\$9,495	-271.20	-\$2,983	\$2,983	0.00	\$0	0%	1,872.50	\$101,377	\$101,377
Q310	\$114.13	\$59.09	0.149	\$11.02	0.096	1,872.50	\$1,662	\$110,646	\$105,250	1,781.18	-91.33			176.13	\$1,941	665.84	\$7,338	\$0	665.84	\$7,338	7%	1,781.18	\$105,250	\$112,587
Q410	\$125.75	\$68.47	0.331	\$10.74	0.322	1,781.18	\$1,662	\$121,957	\$109,238	1,595.42	-185.76			895.45	\$9,617	2,079.71	\$22,336	\$0	2,079.71	\$22,336	17%	1,595.42	\$109,238	\$131,574
Q111	\$132.59	\$73.56	0.130	\$10.72	0.085	1,595.42	\$1,710	\$117,359	\$113,370	1,541.20	-54.22			2,275.06	\$24,389	2,647.12	\$28,377	\$0	2,647.12	\$28,377	20%	1,541.20	\$113,370	\$141,748
Q211	\$131.97	\$73.32	0.140	\$10.92	0.087	1,541.20	\$1,710	\$113,000	\$117,626	1,604.29	63.09			2,844.57	\$31,063	2,420.94	\$26,437	\$0	2,420.94	\$26,437	18%	1,604.29	\$117,626	\$144,063
Q311	\$113.15	\$58.54	0.186	\$11.16	0.092	1,604.29	\$1,710	\$93,915	\$122,010	2,084.22	479.93			2,620.86	\$29,249	103.37	\$1,154	\$0	103.37	\$1,154	1%	2,084.22	\$122,010	\$123,164
Q411	\$125.50	\$68.30	0.244	\$11.07	0.218	2,084.22	\$1,710	\$142,352	\$126,526	1,852.50	-231.72			305.82	\$3,385	1,735.51	\$19,212	\$0	1,735.51	\$19,212	13%	1,852.50	\$126,526	\$145,738
Q112	\$140.81	\$76.31	0.224	\$11.01	0.109	1,852.50	\$1,761	\$141,364	\$131,202	1,719.33	-133.17			1,950.33	\$21,473	2,873.33	\$31,635	\$0	2,873.33	\$31,635	19%	1,719.33	\$131,202	\$162,837
Q212	\$136.10	\$73.27	0.271	\$11.05	0.078	1,719.33	\$1,761	\$125,975	\$136,018	1,856.40	137.07			3,095.14	\$34,201	2,186.25	\$24,158	\$0	2,186.25	\$24,158	15%	1,856.40	\$136,018	\$160,176
Q312	\$143.97	\$77.07	0.203	\$11.11	0.073	1,856.40	\$1,761	\$143,073	\$140,979	1,829.24	-27.16			2,393.04	\$26,587	2,581.45	\$28,680	\$0	2,581.45					