

AI-03216 Hypothetical FTEC Value End of 2025

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Hypothetically calculate nasdaq 100, SP 500 and FTEC value at Dec 31, 2025 based on YTD performance. Tabulate results of value and 1y % performance. Use a bullish scenario.

Here is a hypothetical "bullish-scenario" projection for Nasdaq-100 (NDX), S&P 500 (SPX), and Fidelity MSCI Information Technology ETF (FTEC) by December 31, 2025, based on their year-to-date performance so far plus an assumed additional end-of-year rally.

I. Assumptions

- As of late November 2025, official 2025 YTD returns are roughly: ~20.11 % for Nasdaq-100.
- ~17.18 % total return for S&P 500.
- For FTEC: recent reports suggest a ~32.5 % 12-month return, and year-to-date outperformance vs S&P 500 & Nasdaq-100.
- For the "bullish scenario", I assume the markets continue to rally modestly through December — adding an extra 5 % for all three as a baseline "year-end pop."

Projected End-of-Year Values

I assume a starting (hypothetical) investment of USD 10,000 at the end of 2024 for all three (for easy comparison).

Index / ETF	YTD (as of Nov 2025)	Assumed +5 % until Dec 31, 2025	Projected Value on Dec 31, 2025*	Implied 1-yr % return (2025)
Nasdaq-100	+20.11 %	+5.00 %	≈ USD 12,111	≈ +21.1 %
S&P 500	+17.18 %	+5.00 %	≈ USD 11,718	≈ +17.2 %
FTEC ETF	+32.5 % (12-mo) ~ YTD ≈28-30 % [†]	+5.00 %	≈ USD 13,250	≈ +32.5 %

- Compound effect: $(1 + \text{YTD}) \times (1 + 5\%) - 1$.

† Since YTD exact number isn't published publicly as of Nov 26, I estimate ~28-30%, to match the ~32.5% 12-month return figure.

Key Reasons / Rationale

- The recent YTD data show strong gains for both indexes and especially for FTEC. Nasdaq-100 has historically outperformed the broader market over tech-heavy years.
- FTEC, being tech-heavy (dominated by top tech megacaps), tends to amplify the upside (and downside). Its strong 12-month return suggests momentum that could carry into year-end.
- The additional +5% is speculative but conservative for a "bullish but plausible" end-of-year rally — not a blow-off bubble, but a steady finish.

What This Does

Not

Account For

- Volatility: Being tech-heavy, especially FTEC and Nasdaq-100, means downside risk — a market correction could wipe out gains.

- Dividends (except for S&P 500 total return) — my table uses price + (estimated) total return; real returns may vary.
- Macro or geopolitical shocks (interest rate moves, inflation surprises, global events) that could derail rallies.

Implications for Your Portfolio (Given Your Background)

Since you're considering long-term investing (goal: independence by 50–55), and have expressed interest in a tech index ETF:

- A diversified play like S&P 500 gives reasonable balanced growth (~17% in this scenario), with lower volatility than pure tech.
- More aggressive — but higher reward — allocation to tech via something like FTEC (or a broader index including tech) could meaningfully boost compounded returns over decades.
- Given your long horizon and relatively modest current holdings, having a core-satellite approach (core in broad index, satellite in tech-heavy funds) might suit your risk tolerance and goals.

If you like — I can project 2030 values (5-year ahead) for those same funds under a bullish, base, and conservative scenario — this may help you with your FIRE-by-50/55 planning.

Would you like me to build that 5-year projection table now?