If I bought 1 share of VT…

What time and reinvested dividends can do

One share bought at four different starting points. Every eligible cash dividend buys more fractional shares.

1 YEAR AGO	**$157.50** value with reinvestment	**11.7%/yr** 11.9% total return
2 YEARS AGO	**$160.47** value with reinvestment	**16.6%/yr** 36.5% total return
5 YEARS AGO	**$170.99** value with reinvestment	**9.6%/yr** 58.7% total return
10 YEARS AGO	**$190.53** value with reinvestment	**12.4%/yr** 221.4% total return

All values as of Nov 10, 2026

Fractional shares and reinvestment assumed. Past results are not a guarantee.

If I bought 1 share of VT…

1 year ago

Bought Nov 3, 2025 | Valued Nov 10, 2026

VALUE WITH REINVESTMENT

$157.50

Started with $140.76 for one share

Shares today	**1.016**
Added by dividends	**+$2.56**
Total return	**11.9%**
Annualized return	**11.7%**

Every eligible cash dividend bought more VT shares.

Fractional shares and reinvestment assumed. Past results are not a guarantee.

If I bought 1 share of VT…

2 years ago

Bought Nov 1, 2024 | Valued Nov 10, 2026

VALUE WITH REINVESTMENT

$160.47

Started with $117.56 for one share

Shares today	**1.036**
Added by dividends	**+$5.53**
Total return	**36.5%**
Annualized return	**16.6%**

Every eligible cash dividend bought more VT shares.

Fractional shares and reinvestment assumed. Past results are not a guarantee.

If I bought 1 share of VT…

5 years ago

Bought Nov 1, 2021 | Valued Nov 10, 2026

VALUE WITH REINVESTMENT

$170.99

Started with $107.73 for one share

Shares today	**1.104**
Added by dividends	**+$16.05**
Total return	**58.7%**
Annualized return	**9.6%**

Every eligible cash dividend bought more VT shares.

Fractional shares and reinvestment assumed. Past results are not a guarantee.

If I bought 1 share of VT...

10 years ago

Bought Nov 1, 2016 | Valued Nov 10, 2026

VALUE WITH REINVESTMENT

$190.53

Started with $59.29 for one share

Shares today	**1.230**
Added by dividends	**+$35.59**
Total return	**221.4%**
Annualized return	**12.4%**

Time in the market beats timing the market.

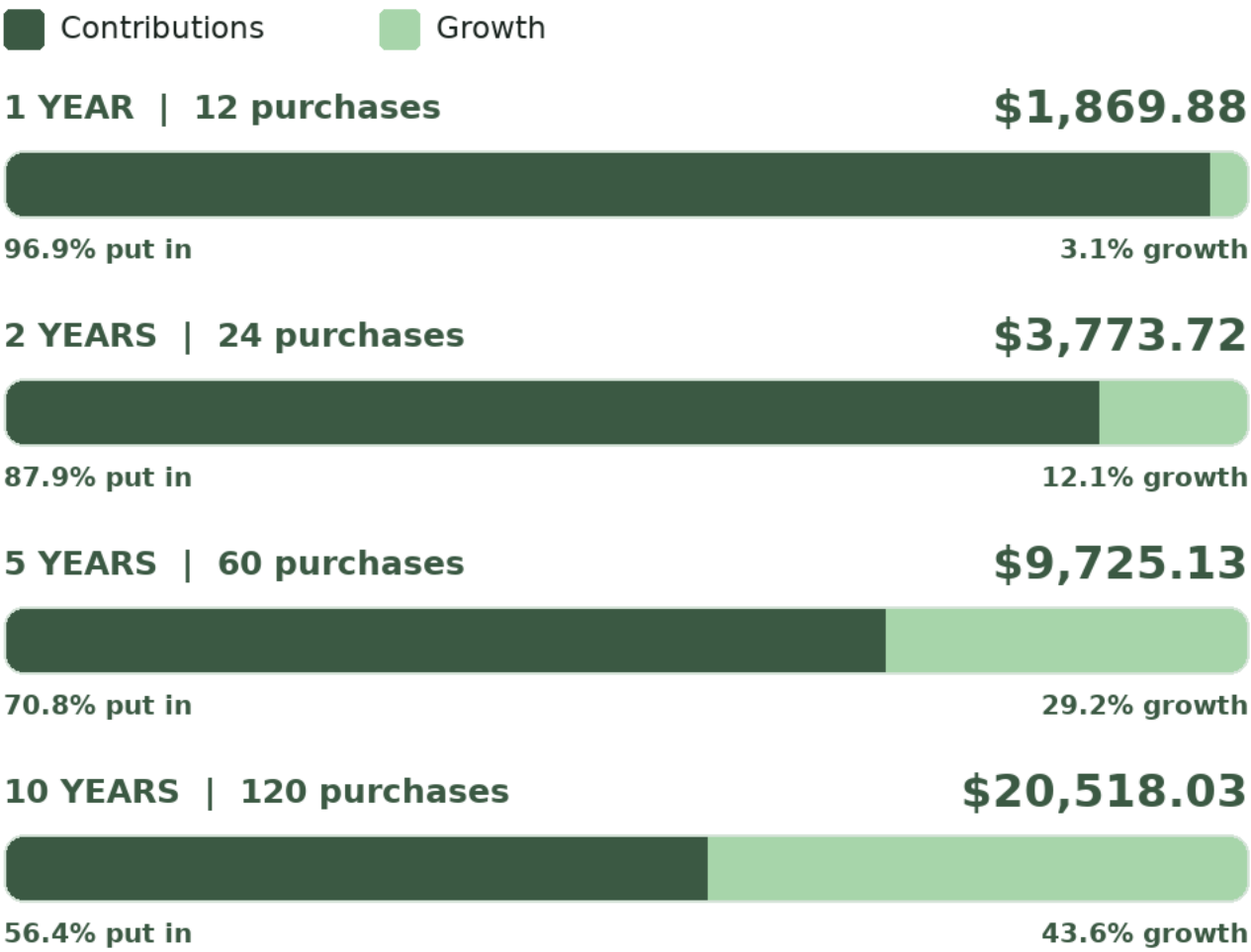
Fractional shares and reinvestment assumed. Past results are not a guarantee.

If I bought 1 share of VT every month…

What made the value?

Valued Nov 10, 2026

Each bar splits the final value between dollars put in and growth above those contributions. Dividends are reinvested.



If growth is negative, the dark bar fills the chart and the loss appears in its label.

If I bought 1 share of VT every month…

1 year of purchases

Dec 1, 2025 to Nov 2, 2026 | Valued Nov 10, 2026

VALUE TODAY WITH DIVIDENDS REINVESTED

$1,869.88

$1,811.10 contributed + $58.78 growth

Share of today's value



Contributions Growth

Monthly purchases	**12**
Shares today	**12.068**
Cash dividends reinvested	**$10.48**
Total return on contributions	**3.2%**
Money-weighted return	**7.0%/yr**

One share per month at the first trading close. No taxes or fees. Past results are not a guarantee.

If I bought 1 share of VT every month…

2 years of purchases

Dec 2, 2024 to Nov 2, 2026 | Valued Nov 10, 2026

VALUE TODAY WITH DIVIDENDS REINVESTED

$3,773.72

$3,316.51 contributed + $457.21 growth

Share of today's value



Contributions Growth

Monthly purchases	**24**
Shares today	**24.356**
Cash dividends reinvested	**$51.22**
Total return on contributions	**13.8%**
Money-weighted return	**14.6%/yr**

One share per month at the first trading close. No taxes or fees. Past results are not a guarantee.

If I bought 1 share of VT every month…

5 years of purchases

Dec 1, 2021 to Nov 2, 2026 | Valued Nov 10, 2026

VALUE TODAY WITH DIVIDENDS REINVESTED

$9,725.13

$6,885.49 contributed + $2,839.64 growth

Share of today's value



Contributions Growth

Monthly purchases	**60**
Shares today	**62.767**
Cash dividends reinvested	**$340.32**
Total return on contributions	**41.2%**
Money-weighted return	**15.6%/yr**

One share per month at the first trading close. No taxes or fees. Past results are not a guarantee.

If I bought 1 share of VT every month…

10 years of purchases

Dec 1, 2016 to Nov 2, 2026 | Valued Nov 10, 2026

VALUE TODAY WITH DIVIDENDS REINVESTED

$20,518.03

$11,575.84 contributed + $8,942.19 growth

Share of today's value



Contributions Growth

Monthly purchases	**120**
Shares today	**132.426**
Cash dividends reinvested	**$1,325.74**
Total return on contributions	**77.2%**
Money-weighted return	**12.7%/yr**

One share per month at the first trading close. No taxes or fees. Past results are not a guarantee.

Time in the market starts somewhere.

What should your next dollar do?

Your financial next step depends on your own picture. Answer a few questions and see where to focus next.

Find your financial next step

finance.DaneDoesData.com/financial-next-step

One question at a time. A next step that fits your situation.