THE NOVEMBER ACCUMULATION PLAN

Seven weekly buys. Three BTC budgets. A three-year holding comparison.

The full ACCUM26 breakdown behind the carousel, including every historical purchase and the risks between entry and exit.



Daily closes · Markers show price extremes and the Nov 16 quote

7	3	3 years
Weekly purchases	BTC budgets	From the first buy

The plan does not require the first buy to catch the low. Historical returns are not projected 2029 results.

Bitcoin Jae
@bitcoin.daily

THE PRACTICAL SCHEDULE

SPLIT THE BUDGET ACROSS SEVEN BUYS

2026 BUY DATE	$1,000 BUDGET	$10,000 BUDGET	$50,000 BUDGET
Nov 16	$142.86	$1,428.57	$7,142.86
Nov 23	$142.86	$1,428.57	$7,142.86
Nov 30	$142.86	$1,428.57	$7,142.86
Dec 07	$142.86	$1,428.57	$7,142.86
Dec 14	$142.86	$1,428.57	$7,142.86
Dec 21	$142.86	$1,428.57	$7,142.86
Dec 28	$142.84	$1,428.58	$7,142.84
TOTAL	$1,000.00	$10,000.00	$50,000.00

The first six purchases use the same rounded weekly amount. The final purchase is the exact remainder, so every plan totals its stated budget. These are **BTC allocation budgets**, not a recommendation to invest an entire household portfolio in Bitcoin.

Each amount is the total cash outlay, including the modeled 0.1% purchase fee. Keep unspent funds separate until their scheduled date. These examples begin November 16 because that is the date of this edition.

This is an unexecuted example plan, not a record of trades taken. If reading after a scheduled date, do not treat a past purchase as having occurred. Recalculate any new remaining schedule rather than silently backdating it.

THE SAME DATES IN EARLIER BEAR YEARS

WHAT THE THREE BUDGETS BECAME

BUYING YEAR	$1,000 BECAME	$10,000 BECAME	$50,000 BECAME
2014	$20,614	$206,136	$1,030,678
2018	$16,059	$160,590	$802,948
2022	$5,662	$56,620	$283,098

In each case, seven purchases ran from **November 16 through December 28**. We then stopped adding and valued the BTC at the November 16 open exactly **three calendar years after the first purchase**.

BUYING WINDOW	FIXED VALUATION DATE	FIRST BUY TO VALUATION
Nov-Dec 2014	November 16, 2017	3 calendar years
Nov-Dec 2018	November 16, 2021	3 calendar years
Nov-Dec 2022	November 16, 2025	3 calendar years

Values include modeled 0.1% fees on purchases and terminal sale. Larger budgets follow the same prices and the same three cycles; they are not additional independent evidence. Small scaling differences come from cent-rounded weekly purchases.

These are historical ending values. They are not forecasts for a current $1,000, $10,000 or $50,000 allocation.

The three-year holding period begins with the first purchase, not after the final purchase. The late-December BTC is therefore held for slightly less than three years.

THE 2014 EXAMPLE

EVERY 2014 WEEKLY PURCHASE

The table uses the **$1,000 budget**. Each larger-budget example follows the same dates with its own exact cash allocations.

BUY DATE	CASH OUTLAY	BTC PRICE	BTC AFTER BUY FEE
Nov 16	$142.86	$376.97	0.37859018
Nov 23	$142.86	$354.29	0.40282576
Nov 30	$142.86	$375.48	0.38009252
Dec 07	$142.86	$375.05	0.38052830
Dec 14	$142.86	$351.67	0.40582688
Dec 21	$142.86	$331.77	0.43016891
Dec 28	$142.84	$316.48	0.45088840

RESULT	VALUE
Total cash invested	$1,000.00
BTC acquired	2.82892096
Average paid, including buy fees	$353.49
Fixed valuation date	2017-11-16
Valuation price	$7,294.00
Value after terminal sale fee	$20,613.52
Total return on contributions	+1961.4%

Price still fell 59.6% from the first buy to its lowest traded price in the following year, on 2015-01-14. This is a price decline, not the DCA account's loss. BTC units are displayed rounded; calculations use the unrounded quantities.

THE 2018 EXAMPLE

EVERY 2018 WEEKLY PURCHASE

The table uses the **$1,000 budget**. Each larger-budget example follows the same dates with its own exact cash allocations.

BUY DATE	CASH OUTLAY	BTC PRICE	BTC AFTER BUY FEE
Nov 16	$142.86	$5,571.12	0.02561732
Nov 23	$142.86	$4,268.40	0.03343575
Nov 30	$142.86	$4,250.00	0.03358050
Dec 07	$142.86	$3,437.22	0.04152110
Dec 14	$142.86	$3,263.55	0.04373064
Dec 21	$142.86	$4,073.58	0.03503482
Dec 28	$142.84	$3,590.26	0.03974563

RESULT	VALUE
Total cash invested	$1,000.00
BTC acquired	0.25266576
Average paid, including buy fees	$3,957.80
Fixed valuation date	2021-11-16
Valuation price	$63,621.61
Value after terminal sale fee	$16,058.93
Total return on contributions	+1505.9%

Price still fell 44.0% from the first buy to its lowest traded price in the following year, on 2018-12-15. This is a price decline, not the DCA account's loss. BTC units are displayed rounded; calculations use the unrounded quantities.

THE 2022 EXAMPLE

EVERY 2022 WEEKLY PURCHASE

The table uses the **$1,000 budget**. Each larger-budget example follows the same dates with its own exact cash allocations.

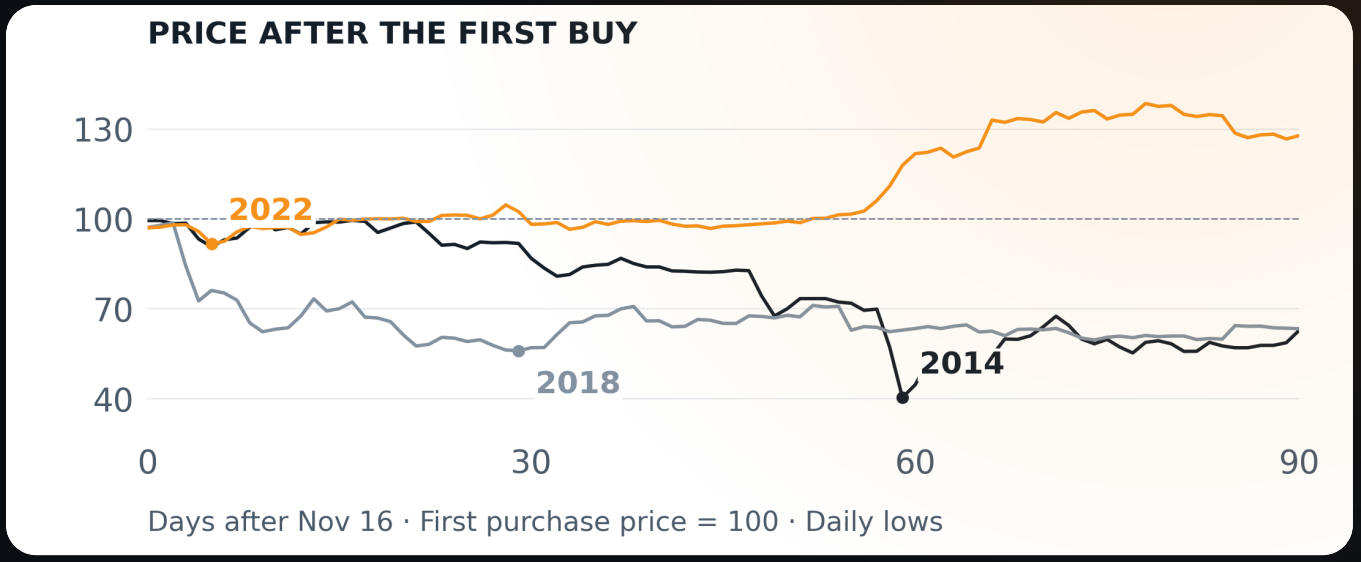
BUY DATE	CASH OUTLAY	BTC PRICE	BTC AFTER BUY FEE
Nov 16	$142.86	$16,875.00	0.00845731
Nov 23	$142.86	$16,199.00	0.00881024
Nov 30	$142.86	$16,437.00	0.00868268
Dec 07	$142.86	$17,091.00	0.00835043
Dec 14	$142.86	$17,771.00	0.00803090
Dec 21	$142.86	$16,899.00	0.00844530
Dec 28	$142.84	$16,699.00	0.00854525

RESULT	VALUE
Total cash invested	$1,000.00
BTC acquired	0.05932211
Average paid, including buy fees	$16,857.12
Fixed valuation date	2025-11-16
Valuation price	$95,540.00
Value after terminal sale fee	$5,661.97
Total return on contributions	+466.2%

Price still fell 8.3% from the first buy to its lowest traded price in the following year, on 2022-11-21. This is a price decline, not the DCA account's loss. BTC units are displayed rounded; calculations use the unrounded quantities.

WHAT HAPPENED BETWEEN BUYING AND HOLDING

THE GAINS CAME WITH LARGE DECLINES



START YEAR	FURTHER PRICE FALL IN FIRST YEAR	WORST PORTFOLIO CLOSE DRAWDOWN	PORTFOLIO TROUGH DATE
2014	59.6%	-52.1%	2015-01-14
2018	44.0%	-62.5%	2020-03-12
2022	8.3%	-28.2%	2025-04-08

The chart shows the first 90 days of actual daily lows, indexed to the first purchase price of 100. Each of these three examples made its first-year low within those 90 days. The table separately measures the worst portfolio drawdown through the entire three-year holding window.

For the 2018 plan, the largest daily-close portfolio drawdown ran from **June 26, 2019 to March 12, 2020**. Price had already recovered substantially before that loss. A positive three-year endpoint does not mean the intervening hold was comfortable.

Portfolio NAV includes BTC and remaining unspent cash. Drawdown is measured from an interim NAV peak, not from the original contribution total. Daily-close drawdowns plus the terminal valuation mark are not intraday maximum losses.

KEEP THE OTHER YEARS IN THE RECORD

EVERY MATURE ANNUAL START

NOV 16 START YEAR	$1,000 ENDING VALUE	THREE-YEAR RETURN	WORST PORTFOLIO CLOSE DRAWDOWN
2012	$25,279.19	+2427.9%	-84.9%
2013	$1,008.79	+0.9%	-81.4%
2014	$20,613.52	+1961.4%	-52.1%
2015	$14,633.82	+1363.4%	-71.0%
2016	$10,906.60	+990.7%	-83.4%
2017	$1,414.86	+41.5%	-82.8%
2018	$16,058.93	+1505.9%	-62.5%
2019	$2,242.58	+124.3%	-76.5%
2020	$1,924.63	+92.5%	-76.7%
2021	$1,726.62	+72.7%	-70.1%
2022	$5,661.97	+466.2%	-28.2%

All **11** mature annual starts in this frozen history finished positive. The eight starts outside the three selected bear-year examples were positive too. That prevents us from claiming that bear-year timing was necessary or that the selected setup uniquely caused the gains.

The 2023-2026 November 16 starts have no completed three-year result in the frozen dataset, which ends with November 15, 2026. No 2025 or 2026 start has a mature three-year test outcome. The table retains every mature year rather than displaying only the selected bear-year examples.

The primary examples are the three known post-cycle-peak bear years 2014, 2018 and 2022. Years and the three-year horizon were chosen with historical cycle knowledge. This is retrospective context, not an independently validated forecast or a probability of profit today.

THE NEXT BULL MARKET IS THE HYPOTHESIS

THREE YEARS IS A SCENARIO

BUYING YEAR	LATER OBSERVED HIGH	FIXED VALUATION DATE	VALUATION VERSUS HIGH
2014	2017-12-17	2017-11-16	Before
2018	2021-11-10	2021-11-16	After
2022	2025-10-06	2025-11-16	After

The referenced highs come from our existing historical cycle ledger. They were not selected as exits for this accumulation simulation. The 2025 date is the observed high so far; it does not prove that the cycle is permanently complete.

A similar sequence after a 2026 bear-year accumulation would point toward **2029**. That is a conditional calendar comparison. The study does not predict a 2029 Bitcoin price, a personal portfolio value or a guaranteed peak date.

The earlier examples began November 16 around **68% to 76%** below their prior highs. Current conditions differ. July 2026 remains a possible bottom, and a new low is still possible. A schedule can spread purchases through further weakness without identifying the final low in advance.

The fixed 2021 and 2025 valuation dates occur after the referenced highs. The headline values do not assume selling at the top. No later top-selling rule has been tested.

USE THE PLAN WITH ITS LIMITS

A SCHEDULE WE CAN ACTUALLY FOLLOW

1. Choose a BTC budget whose risk and holding period fit the wider financial plan. The three dollar examples are alternatives, not required minimums.
2. Write down the seven dates and exact outlays. Keep the remaining budget available for later purchases rather than treating it as already invested.
3. Record the price, amount of BTC received and actual trading costs after each purchase. Actual results can differ from the daily-open simulation.
4. Review the holding thesis and personal liquidity needs over time. A three-year historical result does not remove the risk of a further loss or a longer recovery.

How the simulation works: scheduled daily-open buys; six equal cent-rounded outlays followed by an exact remainder; 0.1% fee deducted from each purchase; 0.1% terminal sale fee; idle cash earns zero. Taxes, bid-ask spread, slippage and custody costs are not included.

All calculations use our archived daily BTC spot history. Historical prices end November 15, 2026. The cover chart adds a separate November 16 quote near **$64.7k**; it is a dated snapshot, not a live feed. It does not enter any historical return calculation.

The useful lesson is the buying schedule and the multi-year comparison, not a promise to catch a bottom. More free Bitcoin research: bitcoin-daily.com/guides.

ACCUM26 is the delivery keyword. November 16, 2026 edition. Educational research, not an individualized recommendation. Detailed research definitions and all-year calculations are retained in the study archive.