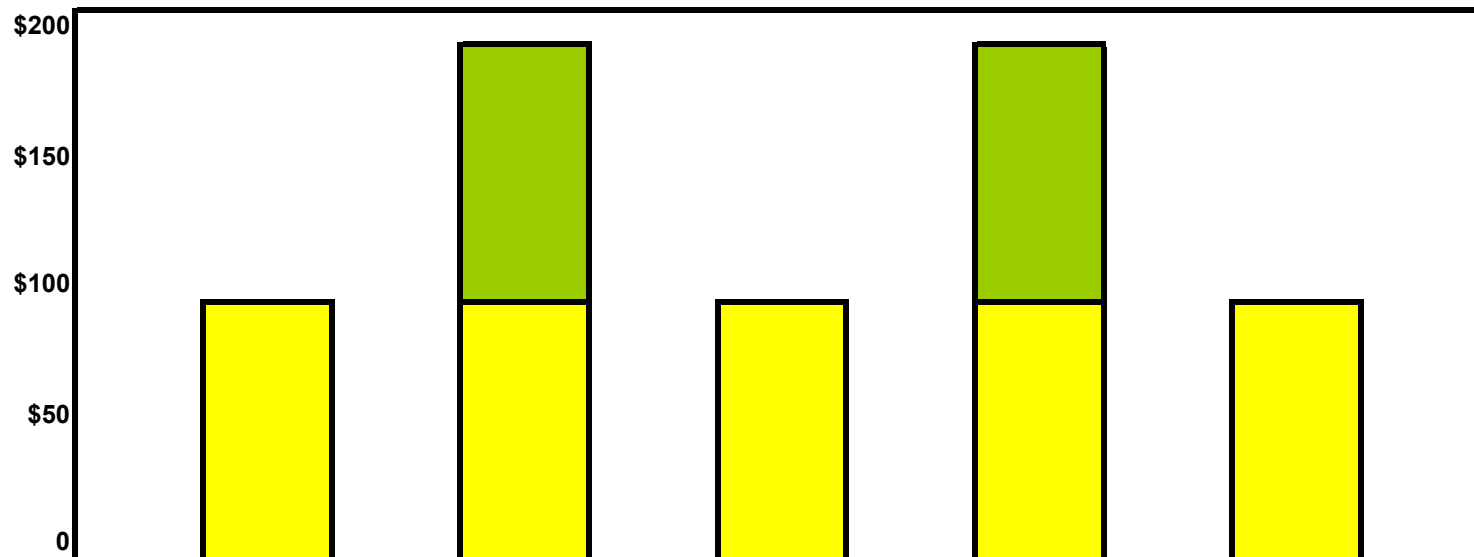


Average Return VS Actual Return on Your MONEY!



Year 0
Deposited \$100

Year 1
Increase 100%
= \$100 X 1.00
= +\$100

Year 2
Decreased 50%
= \$200 X -0.50
= -\$100

Year 3
Increase 100%
= \$100 X 1.00
= +\$100

Year 4
Decreased 50%
= \$200 X -0.50
= -\$100

$$\text{Average return} = \frac{100\% - 50\% + 100\% - 50\%}{4} =$$

25% average return

Actual Return = \$0