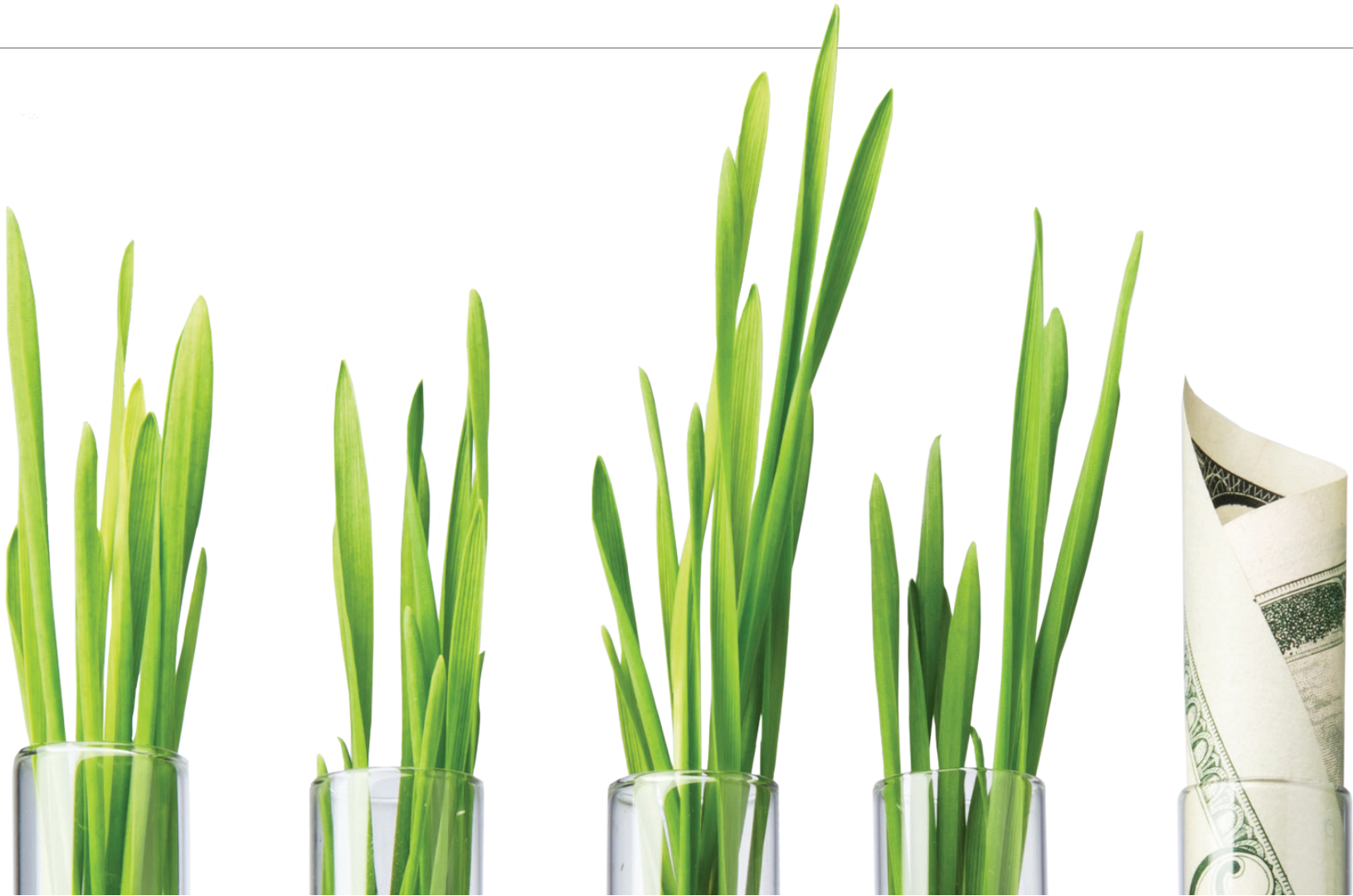




GAIN A COMPETITIVE EDGE THROUGH THE SCIENCE OF INVESTING



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Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including Beacon Capital ManagementSM.

MISLEADING NUMBERS

AND WHAT YOU CAN DO ABOUT IT

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TWO INVESTMENT CHOICES

1

Year 1 down 10%,
Year 2 up 10%

2

Year 1 up 60%,
Year 2 down 40%

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TWO INVESTMENT CHOICES

1

Year 1 down 10%,
Year 2 up 10%

0% Cumulative Return

2

Year 1 up 60%,
Year 2 down 40%

20% Cumulative Return

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TWO INVESTMENT CHOICES

1

Year 1 down 10%,
Year 2 up 10%

0% Cumulative Return

\$100,000 Invested = \$99,000

2

Year 1 up 60%,
Year 2 down 40%

20% Cumulative Return

\$100,000 Invested = \$96,000

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TWO INVESTMENT CHOICES

1

Year 1 down 10%,
Year 2 up 10%

0% Cumulative Return

\$100,000 Invested = \$99,000

Standard Deviation = 14.14

Range=20

2

Year 1 up 60%,
Year 2 down 40%

20% Cumulative Return

\$100,000 Invested = \$96,000

Standard Deviation = 70.71

Range=100

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A FEW DEFINITIONS

STANDARD DEVIATION

is a measure of the dispersion of a set of data from its mean. It sheds light on the historical volatility of that investment.

is the difference between the low and high prices for a security or index over a specific time period. The more volatile the security or index, the wider the range.

RANGE

Source: Investopedia

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LOSSES ARE MORE POWERFUL THAN GAINS

THE TORTOISE EARNS MORE IN THE LONG RUN		
	Tortoise Portfolio	Hare Portfolio
Starting Value	\$100,000	\$100,000
Year 1	-6%	-12%
Year 2	-11%	-22%
Year 3	14%	28%
Year 4	5%	10%
Year 5	3%	6%
Year 6	8%	16%
Year 7	4%	8%
Year 8	-19%	-38%
Year 9	13%	26%
Year 10	2%	4%
Ending Value	\$108,161	\$104,271
Average Return	1.3%	2.6%

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LOSSES ARE MORE POWERFUL THAN GAINS

THE TORTOISE EARNS MORE IN THE LONG RUN	Tortoise Portfolio	Hare Portfolio
Starting Value	\$100,000	\$100,000
Year 1	-6%	-12%
Year 2	-11%	-22%
Year 3	14%	28%
Year 4	5%	10%
Year 5	3%	6%
Year 6	8%	16%
Year 7	4%	8%
Year 8	-19%	-38%
Year 9	13%	26%
Year 10	2%	4%
Ending Value	\$108,161	\$104,271
Average Return	1.3%	2.6%
Standard Deviation	10.46%	20.91%
Range	33	66

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