



## ***Market Movement Strategies***

### **Investor Experience: Asset Allocation & Sequence of Returns**

**\$100,000**

#### **Investor A**

<b><u>Years</u></b>	<b><u>% Return</u></b>
1. \$144,000	+44%
2. \$158,400	+10%
3. \$114,048	-28%
4. \$125,452	+10%
5. \$140,507	+12%

Average Annual Return=**9.6%**

#### **Investor B**

<b><u>Year</u></b>	<b><u>% Return</u></b>
\$125,000	+25%
\$135,000	+8%
\$121,500	-10%
\$131,220	+8%
\$144,342	+10%

Average Annual Return=**8.2%**

**Investor A** has bragging right four of five years & for his portfolio average.

**Investor B** simply has more money in his account!!