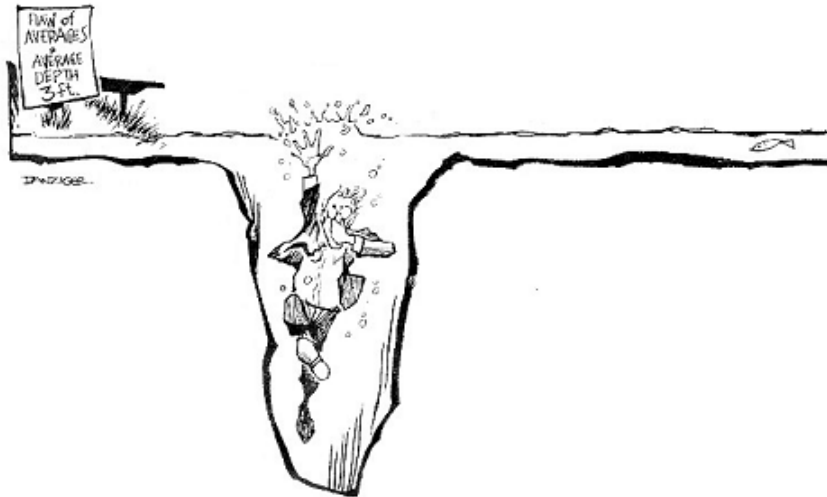


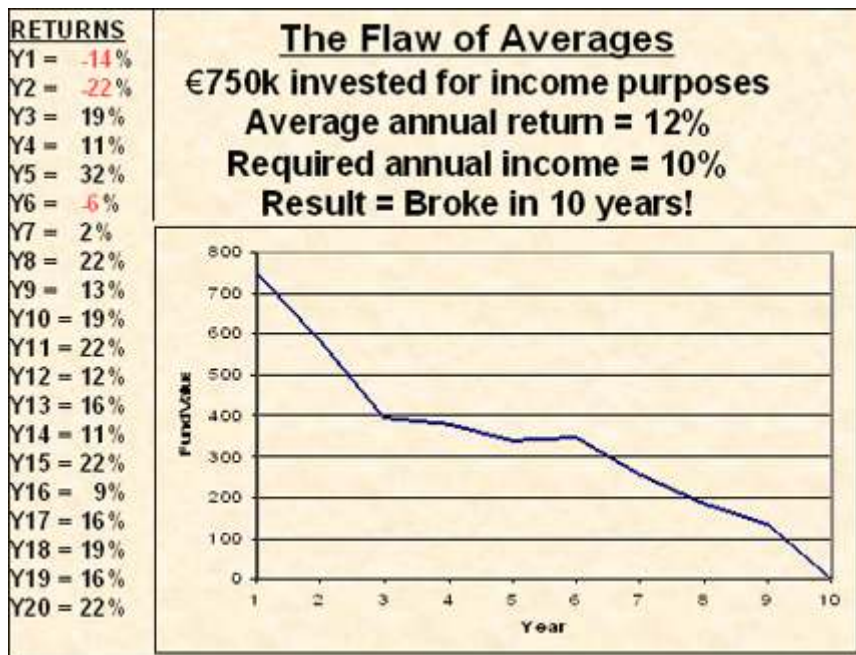
## Flaw of Averages!



**"Investment Risk Control is essential when investing for income"**

**Scenario:** You are seeking an income of 10% per annum from capital invested & you are presented with an investment that will guarantee 12% per annum average return over the next 20 years. Sounds good?

**Result: Broke in 10 years!**



**Anyone considering self-management of retirement funds (as opposed to the guaranteed annuity option) should make investment risk control their top priority.**