Dollar Cost Averaging

Dollar cost averaging is a popular way for people to average out the cost of their investments over time. When prices are high, they buy fewer shares. When prices are lower, they buy more shares. However, one must recognize that a "dollar-cost-averaging" strategy does not, by itself, provide for risk management of the assets against market risk, death, disability or creditor protection. Therefore, one may need to protect the "dollar cost averaging" assets from these potential eroding factors. By using the cash flow money concepts and strategies utilized in the LEAP SYSTEM®, one may build in these most important protection elements.

Note: Any periodic investment plan does not assume a profit or protect against losses in declining markets. Dollar cost averaging involves continuous investment in securities regardless of the fluctuation price of such securities. Investors should carefully consider their financial ability to continue their investments during periods of low price levels.

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