

# Why It's Important to Minimize Losses

		Annualized Return						
		3%	5%	8%	10%	13%	15%	20%
Cumulative Loss	-10%	3.6	2.2	1.4	1.1	.9	.8	.6
	-20%	7.5	4.6	2.9	2.3	1.9	1.6	1.2
	-30%	12.1	7.3	4.6	3.7	3.0	2.6	2.0
	-40%	17.3	10.5	6.6	5.4	4.3	3.7	2.8
	-45%	20.2	12.3	7.8	6.3	5.1	4.3	3.3

**Table shows the number of years needed to recoup losses given various annualized rates of return**

Source: [www.upgraderfunds.com](http://www.upgraderfunds.com)