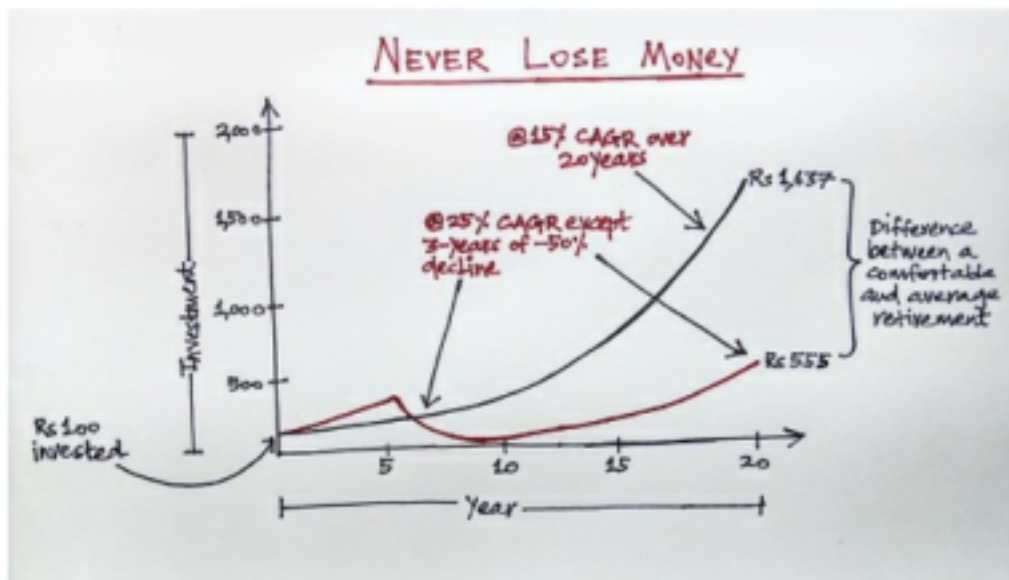


Here is a chart I would like to share on how most of these investors – who choose speed over consistency – fare when the race is run over a long distance (not 3-5 years but 15-20 years or more) –



This brings me back to the two basic rules of compounding –

1. The longer you let it work, the bigger will be its effect – time, not rate of return, is the most important variable in the compounding formula; and
2. If you lose big money even few times in your compounding journey, you will not receive its benefits, even in the long run.