THE $340 REINVESTMENT STRATEGY

Investor Success Center • Quick Guide to Understanding Reinvesting & Compounding

Important: The “$340 Reinvestment Strategy” is an Investor Success Center educational example. It is **not an official WinVest plan** and it does not guarantee earnings. It simply demonstrates why $340 is a useful starting-point example under the current 3% daily plan and $10 minimum investment requirement.

Why $340?

Under the current WinVest plan, the minimum amount required to create an investment is $10. At the current 3% daily rate, a $340 investment produces a daily credited amount of:

$340 × 3% = $10.20 per day

That is enough to meet the current $10 minimum for another investment each day, assuming the funds are eligible and available.

Without Reinvesting

Using the current plan as a simplified illustration, $340 at 3% produces $10.20 in daily credited amounts. Over a 60-day cycle:

$10.20 × 60 days = $612.00 in total credited amounts

Under the current plan structure, the original principal is included within the daily credited amounts and is not returned separately at the end of the 60-day cycle.

What Changes When You Reinvest?

Instead of leaving eligible credited funds in your Account Balance or withdrawing them, you may choose to use those funds to create another investment. Each reinvestment becomes a **separate investment with its own 60-day cycle**.

Over time, multiple investments can be producing credited amounts at the same time. This is the mechanism that can create a compounding effect.

The Mathematical Compounding Example

A standard daily compound-interest calculator assumes that each day's return is immediately added back to one continuously compounding balance. Using that mathematical model at 3% daily for 60 days gives the following illustration:

Starting Amount	No Daily Compounding	Standard Daily Compounding*
$340	$612.00 total 60-day credits	$2,003.15 ending value
$1,000	$1,800.00 total 60-day credits	$5,891.60 ending value

*The standard compounding figures are mathematical illustrations. WinVest does not operate as one continuously growing balance; each reinvestment creates a separate investment and actual timing/results can differ.

What If $340 Is Too Much?

You do not have to start with $340. The amount you invest should fit your own financial circumstances and risk tolerance. The $340 figure is useful only because it currently reaches the $10 reinvestment minimum from the first day's credited amount.

Example: Starting With $200

$200 × 3% = $6.00 per day

One day's $6 credit is below the current $10 minimum. After two days, $12 in credited amounts may be enough to create another investment, assuming those funds are eligible and available.

Example: Starting With $10

$10 at 3% produces $0.30 per day. Because this is below the current $10 minimum, the credited amounts must accumulate before another investment can be created. This illustrates why smaller starting amounts generally begin the reinvestment process more slowly.

A Larger Starting Amount

At $1,000, the current 3% rate produces $30 per day. That provides more funds that could potentially be reinvested, but it also means more of your own money is exposed to investment risk.

Never choose a starting amount simply because a compounding projection looks attractive. Invest only an amount that is appropriate for your circumstances and that you can afford to lose.

Use the Compound Calculator as a Learning Tool

Many members find a daily compound-interest calculator useful because it visually demonstrates how repeated reinvesting can multiply a mathematical balance over time. The Investor Success Center article accompanying this guide links to The Calculator Site's Daily Compound Interest Calculator.

Remember: A compound calculator is a projection tool—not a WinVest earnings guarantee. Use your actual WinVest Dashboard and Active Investments records to track real account activity.

Quick Strategy Comparison

Approach	What It Means
Withdraw / Don't Reinvest	Credited funds remain available or may be withdrawn according to current rules; they do not cre
Reinvest Some	Part of eligible funds is used for new investments while some remains available.
Reinvest Most / All	More eligible funds are committed to additional investment cycles, increasing potential compoun

Before You Reinvest

■ I understand that each reinvestment creates a separate investment cycle.

■ I understand that reinvested funds are no longer sitting in my Account Balance available for withdrawal.

■ I have checked the current WinVest investment terms and minimum investment amount.

■ I understand that calculator projections are not guaranteed account results.

■ I am investing/reinvesting only an amount that fits my financial circumstances and risk tolerance.

Educational Use Only: Examples in this guide are based on the currently described 3% daily, 60-day WinVest plan and current $10 minimum investment. Plan terms can change. Calculated figures are mathematical illustrations and do not guarantee earnings, payment, withdrawal availability, token allocation, or future performance. The Investor Success Center is an independent educational resource. Always review current official WinVest information before investing or reinvesting.