METRIC GLOSSARY AND PERFORMANCE DISCLOSURE

Gen Invest Sports Betting

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ALL PERFORMANCE RESULTS SHOWN ON STRATEGY PAGES ARE HYPOTHETICAL, BACKTESTED RESULTS. THEY WERE PRODUCED BY APPLYING EACH STRATEGY'S RULES TO HISTORICAL GAMES AND OPENING-LINE ODDS AFTER THOSE GAMES WERE PLAYED. THEY DO NOT REPRESENT ACTUAL BETS, ACTUAL PROFITS, OR PICKS SENT TO SUBSCRIBERS. PAST PERFORMANCE, WHETHER ACTUAL OR HYPOTHETICAL, DOES NOT GUARANTEE FUTURE RESULTS.

1. Backtest Period and Basis

1.1 Backtest period. Each strategy's results cover hypothetical bets on qualifying games played from January 1, 2014 through the last date shown in that strategy's performance table (the "Backtest Period"). The strategies were developed using this historical data, after those games were played. January 1, 2014 is the start of the data we tested, not the date a strategy began issuing picks.

1.2 Years. Unless a table states otherwise, "year" means a calendar year (January 1 through December 31). A league season that spans two calendar years is divided between them.

1.3 Lines. Each hypothetical bet is graded at the historical opening line for that game and bet type, which is the same timing at which live picks are distributed. Historical odds were obtained from third-party data sources.

1.4 Unit. A "unit" is a fixed, equal stake on every bet. All results assume exactly one unit is wagered on every bet the strategy selects, with no bets skipped and no change in stake.

2. Grading Method

Each hypothetical bet is graded as follows:

- **Win:** returns the profit at the bet's odds. In decimal odds, the profit is the decimal odds minus 1 unit. For example, a win at -110 (decimal 1.909) returns +0.909 units.
- **Loss:** returns -1 unit.
- **Push:** returns 0 units. A push still counts as a bet.
- **Void:** a bet on a game that was canceled, or that was otherwise not graded, is excluded from every metric.

3. Metric Definitions

YEARLY AVG. RETURN is the average, across all years in the Backtest Period, of the total units won or lost in each year.

CUMULATIVE RETURN is the total units won or lost across all bets in the Backtest Period.

AVERAGE BETS/YEAR is the average number of bets the strategy selected per calendar year during the Backtest Period.

BET WIN RATE is the number of winning bets divided by the total number of bets, including pushes, during the Backtest Period.

AVERAGE ODDS/BET is the average price of the strategy's bets during the Backtest Period. It is calculated by averaging the odds of all bets in decimal format and converting the result to American format for display.

% RETURN (as shown in the performance table) is the strategy's units won or lost in a given year divided by the total units wagered that year, meaning the number of bets multiplied by one unit. Pushes count as units wagered.

SHARPE RATIO measures a strategy's hypothetical return relative to the year-to-year variability of that return. It is calculated by subtracting an assumed risk-free rate of 4.5% from the average of the strategy's yearly % Returns during the Backtest Period, then dividing the result by the standard deviation of those yearly % Returns. The 4.5% rate is a fixed assumption applied to every year and does not reflect actual historical interest rates. Because % Return is measured against units wagered rather than against a bankroll or invested capital, this Sharpe ratio is not directly comparable to Sharpe ratios reported for securities, funds, or other investments. A higher Sharpe ratio does not mean a strategy is less risky in the future or that it will be profitable.

MAX DRAWDOWN is the largest decline, in units, from a peak in the strategy's cumulative return to a later low point during the Backtest Period. The cumulative return starts at zero and is updated after every graded bet, so losing streaks within a season are included. Max drawdown reflects only the historical, hypothetical sequence of results. Future drawdowns may be larger and may last longer.

4. Limitations of Hypothetical Results

Hypothetical, backtested results have inherent limitations, including the following:

- Strategies may have been developed or refined with the benefit of hindsight, using the same historical data on which their results are shown.
- Results do not reflect actual betting and do not account for line availability, line movement after the opening line, differences in pricing between sportsbooks, betting limits, account restrictions, fees, or taxes.
- Historical data obtained from third parties may contain errors or omissions.
- League rules, team behavior, and betting markets change over time, so a strategy that performed well historically may lose money in the future.
- Your personal results will differ if you skip picks, vary your stake, or bet at a line other than the one specified, and they may differ even if you follow every pick exactly.

5. Important Disclosure

Purchasing sports picks is not a guarantee of profit. All picks are based on rules-based analysis and research. They are provided for informational and entertainment purposes only and are not financial, investment, or professional advice. The results of sporting events are inherently unpredictable. By purchasing sports picks, you acknowledge that:

- Sports betting involves significant risk, and you may lose some or all of the money you wager.
- You are solely responsible for your own betting decisions and their outcomes, and for making sure sports betting is legal where you are located.
- Gen Invest Sports Betting does not guarantee wins, profits, or the number or timing of picks.
- Gen Invest Sports Betting is not liable for any losses incurred as a result of using the picks provided.

- All sales are final, except for the prorated refunds described in our Terms of Service or as otherwise required by law.
- You must be 21 or older to purchase.

Gen Invest Sports Betting is a product of Gen Lance Ventures LLC. We are not a sportsbook and do not accept or place wagers. All purchases are subject to our Terms of Service, which include a binding arbitration agreement and class action waiver. If this glossary and the Terms of Service conflict, the Terms of Service control.

Please gamble responsibly and only risk what you can afford to lose. If you or someone you know has a gambling problem, call or text "GAMB" to the Massachusetts Problem Gambling Helpline at 1-800-327-5050, or call 1-800-GAMBLER.

Contact Information

Gen Lance Ventures LLC
d/b/a Gen Invest Sports Betting
82 Wendell Avenue, STE 100
Pittsfield, MA 01201
legal@geninvestbetting.com