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Investment products sold in the exempt market are considered high risk because:

1. They are not covered by deposit or investor protection insurance;
2. Regulators do not review any of the offering documents for completeness and, in jurisdictions where an Offering Memorandum is filed, Regulators may not review them for completeness or accuracy;
3. Issuers of exempt products are not subject to the same ongoing disclosure obligations as public issuers;
4. Many exempt products are not as liquid as publicly-traded securities;
5. Exempt products are often subject to a greater degree of "key person" risk than more widely held securities;
6. They are purchased pursuant to an exemption from the usual protections accorded to investors in publicly-traded securities and under a prospectus offering; and
7. There may be risks other than these related to the specific investments purchased. It is the Dealing Representative's obligation to discuss or otherwise provide the Client with access to information relating to some of those risks.

There can be no assurances that the investment will be able to maintain its net acquisition value or to produce projected income. Investment values change frequently and past performance may not be repeated.

Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same if the value of the securities purchased declines.

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