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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.

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