

Risks & Commitments

- The information on this website is not advice, it is provided solely to enable you to make your own investment decisions. The investments and/or investment services referred to may not be suitable for all investors.
- Unlike cash, stock market based investments are not guaranteed and fall in value as well as rise, we therefore believe you should only invest for the long term. Ultimately you could get back less than you invest. Any yields will vary over time so income is variable and not guaranteed.
- Past performance should not be seen as an indication of future performance. Exchange rate fluctuations may have an adverse effect on the value of non-UK shares.
- Tax rules referred to are those that currently apply, they can change over time and any benefit to you will depend on your circumstances. Within an ISA all gains will be free of capital gains tax and a tax credit will be reclaimed on interest from fixed interest investments.
- In addition to any initial charge quoted there may be a bid/offer spread or dilution levy.
- Some investments (e.g. some AIM stocks) are less readily realisable than others and it may therefore be difficult to deal in or obtain reliable information about their value.
- Before you decide to transfer an ISA or unit trust please ensure you understand how the transfer will be made. Some transfers can take place in specie but others may involve selling an investment and transferring the cash. If you choose to transfer as cash remember you will be out of the market while the transfer takes place. This may work in your favour if the market falls but if it rises you will not benefit from any growth while you hold cash. A few groups levy exit fees, please contact us for more details.

Risk Warnings For Investments

Investment term: Please remember that past performance is not a guide to the future. The value of investments, and the income from investments, can go down as well as up and the investor may not get back the full amount invested. This type of investment should always be considered medium to long term of 5 to 15 years'.

Foreign Currency: Some of the funds' investments may be held in foreign currency and the value of an investment can rise and fall purely on account of exchange rate fluctuations.

Past Performance: Please bear in mind that whilst we have recommended the funds because of their excellent past performance and strength of the fund manager, there is potential for an existing fund to outperform the new fund. There is no guarantee a new fund will have better performance in future when compared to an existing fund.

Property Funds: Please note that in severe and difficult market conditions in respect of some Property funds, the provider might reserve the right to demand up to 180 days' notice before dealing with substantial capital encashments. However, full or part encashments otherwise are usually on demand and free from penalty.

Illustrations: Actual investment returns may be less than those shown in any illustrations.

Switches: I remind you that that there will be a short period, between the investments being sold and then reinvested, when you will be 'out of the market'. During this period stockmarkets could rise or fall, to your advantage or disadvantage.

Affordability: If you are making regular contributions, you have confirmed that the payments are affordable now and you anticipate that they will remain so in the future.