

## Disclaimer

This insurance summary and needs herein is hypothetical in nature and is intended to help you in making decisions on your financial future based on information that you have provided and reviewed.

**IMPORTANT:** The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes and goals attainment are hypothetical in nature, and are not guarantees of future results.

The assumptions used in this financial plan are based on information provided and reviewed by you. Those assumptions must be reconsidered on a regular basis to ensure that the results are adjusted accordingly. The smallest of changes in assumptions can have a dramatic impact on the outcome of this financial plan. Any inaccurate representation by you of any facts or assumptions will render the results null and void.

The recommendations herein are made by the Financial Consultant based on their professional knowledge in the industry and their understanding of your financial status, investment objective and risk tolerance.

The assumptions used in this financial plan are based on information provided and reviewed by you. The information and materials contained in this page, including text, graphics, links or other items are provided for reference only and do not constitute a professional advice, recommendation, an offer or solicitation to buy or sell investments. Persons accessing these pages are advised to obtain appropriate professional advice where necessary. Past performance figures shown are not indicative of future performance. Investment involves risk, therefore the offering documents of the funds should be read for further details.

The results presented in this plan are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond scope and control of this financial plan. Historical data used to produce future assumptions used in the financial plan, such as hospitalization charges, inflation rates, fund historical performance, is not a guarantee of future performance or results.

This plan does not consider the selection of investment instruments. The results in this plan do not constitute an actual offer to buy, sell or recommend a particular investment or insurance product. Past performance and any forecast is not necessarily indicative of the future or like performance of any investment instrument.