

Title: UK Apes ■■ anyone else getting these emails from HL?

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**HARGREAVES
LANDSDOWN**

Introduction to risk – what you need to know

Dear Mr **APE**

Based on your current HL account, your portfolio could be a little risky.

We wanted to let you know taking more risk doesn't always pay off, and offer some tips to help manage risk on your terms.

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Defining risk

Your HL portfolio has a high proportion of its investments in areas that have, in