

# DISCLOSURES

## IMPORTANT INFORMATION

DISCLAIMER: This website is for informational purposes only and does not constitute a complete description of our investment services. This website is in no way a solicitation or offer to sell securities. THE INFORMATION ON THIS WEBSITE IS NOT AN OFFER BY OR ON BEHALF OF ADVISER OR ITS AFFILIATES TO SELL OR SOLICIT AN OFFER TO BUY ANY SECURITY OR OTHER SERVICES.

The presence of this website on the Internet shall not be directly or indirectly interpreted as a solicitation of investment advisory services to persons of another jurisdiction unless otherwise permitted by statute. Follow-up or individualized responses to consumers in a particular state by Define Financial in the rendering of personalized investment advice for compensation shall not be made without our first complying with jurisdiction requirements or pursuant an applicable state exemption.

Information throughout this website, whether stock quotes, charts, articles, or any other statement or statements regarding market or other financial information, is obtained from sources which we, and our suppliers believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. Neither we nor our information providers shall be liable for any errors or inaccuracies, regardless of cause, or the lack of timeliness of, or for any delay or interruption in the transmission thereof to the user.

THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO ACCURACY, COMPLETENESS, OR RESULTS OBTAINED FROM ANY INFORMATION POSTED ON THIS OR ANY 'LINKED' WEBSITE. The Company and its investment adviser representatives only transact business in states where they are properly registered, or excluded or exempted from registration requirements. Information on this website should not be construed as personal investment advice.

Nothing on this website should be interpreted to state or imply that past results are an indication of future performance. Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended and/or purchased by adviser), or product made reference to directly or indirectly on this website, or indirectly via link to any unaffiliated third-party website, will be profitable or equal to corresponding indicated performance levels.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. No

client or prospective client should assume that any information presented and/or made available on this website serves as the receipt of, or a substitute for, personalized individual advice from the advisor or any other investment professional.

Historical performance results for investment indexes and/or categories generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results.

Diversification does not protect against loss in a declining market.

Exchange Traded Funds (ETF's) and mutual funds are subject to risks similar to those of stocks, such as market risk, and investors that have their funds invest in accordance with the portfolios may experience losses. The use of leverage by an exchange-traded fund or mutual fund increases the risk to the fund. The more a fund invests in leveraged instruments, the more the leverage will magnify gains or losses on those investments. The value of an investment and the return on invested capital will fluctuate over time and, when sold or redeemed, may be worth less than its original cost. Additionally, fixed income (bond) ETF's or mutual funds are subject to interest rate risk which is the risk that debt securities in a portfolio will decline in value because of increases in market interest rates. Investments in foreign investments may incur greater risks than domestic investments.

As part of the advisory billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions and holdings within the account during the reporting period, in addition to any advisory fees paid. Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things.

Clients should contact the advisor directly if they believe that there may be an error in their statement.

We urge our clients to carefully compare the information provided on our statements to statements provided by their custodian in order to ensure that all account transactions, holdings, and values are correct and current.

ADVISORY SERVICES PROVIDED BY CONSTANT GUIDANCE FINANCIAL, LLC, AN INVESTMENT ADVISER REGISTERED WITH THE STATE OF MASSACHUSETTS AND RHODE ISLAND. REGISTRATION DOES NOT IMPLY ANY CERTAIN LEVEL OF SKILL OR TRAINING.