

Risk Warnings

General

The investments and other products referred to on this website may not be suitable for everyone. Information and advice on this site are given in general terms only and do not constitute personal advice to any individual.

This website is designed for UK residents and residents of other jurisdictions should not rely on the information and advice it contains which may not be appropriate for them.

We take care to ensure that the factual information on our website and in our newsletters is accurate but we cannot guarantee this.

Investments

You may lose some or all of your money if you put your money into investments featured on this website. Past performance is not an indication of future performance. The spread between the bid and offer prices of securities can be significant volatile market conditions, especially for smaller companies. Realisation of small investments may be relatively costly.

An above-market yield or income may increase the risk of you losing some or all of the value of your investment. Investments denominated in currencies other than sterling entail a risk that changes in the rates of exchange may cause losses or gains regardless of the performance of the underlying investments.

The charges and expenses of many life and pension products are loaded disproportionately onto the early years and if an investor withdraws in the early years they may not receive back the full amount invested.

The levels and bases of taxation, and relief's from taxation, may change. The value of relief's depends on an individual's personal tax position.

Mortgages

Your home is at risk if you do not keep up with repayments on a mortgage or other loan secured on your property. This does not apply to lifetime mortgages.

Advertising

The appearance of an advertisement on our website or in an email from us does not imply that we endorse the advertiser's goods or services. We are not responsible for the accuracy of any advertising material that we have not approved or produced.

Fund supermarkets

If you proceed to a fund supermarket from our website and become a customer of the relevant fund supermarket, we have no responsibility for any transactions you may enter into.