

## Important investment notes

This website offers information about investing, but not personal advice and we suggest that you obtain independent financial advice. Past performance is not an indicator of future performance and since investments can fluctuate in value, you may get back less than you pay in. Tax allowances and the benefits of tax-efficient accounts could change in the future.

### General

- The information on this website is not advice, it is provided solely to enable you to make your own investment decisions. The investment referred to may not be suitable for all. If you are unsure of the suitability of any investment, you should your Financial Advisers for advice.
- Unlike cash, share investments are not guaranteed and fall in value as well as rise. Ultimately you could get back less than you invest. Any yields will vary over time so income is variable and not guaranteed.
- Cancellation rights may not be available. The featured investment do not provide capital guarantees like a deposit account and are not always readily accessible.
- Past performance should not be seen as an indication of future performance.
- Tax rules referred to are those that currently apply unless otherwise stated, they can change over time and any benefit to you will depend on your circumstances.