



### Risk Warnings

The price and value of investments and any income generated from them will fluctuate, so you may not get back the amount you originally invested. Previous investment performance should not be used as an indicator for future performance. If you are in doubt about managing your investments, we recommend you consult a financial adviser who is registered with the FSA (Financial Services Authority)

The service we provide you is 'Execution Only', which means we will not provide you any forms of advice for either tax or investment decisions. Therefore, we are not at liberty to provide any assessment of suitability for any products or services available to you. You should also not treat any information, comments or tools detailed on our website as a recommendation, or as an indication, that it maybe suitable for your particular circumstances.

Exchange rate fluctuations may have an adverse effect on the value of non-UK shares and assets priced in foreign currencies.

The levels of and basis of relief from taxation are subject to change. Your personal circumstances may alter by using our Fundsdirect service, plus investments made in the past may become unsuitable for you in the future.

#### **Risk factors to remember:**

All investments carry an element of risk. Please bear these points in mind;

- ▶ Always read the funds simplified prospectus before investing.
- ▶ The fund or funds you choose to invest in will have different risks.
- ▶ The value of the units and investments which make up your fund can go down as well as up, so the value of your fund is not guaranteed.
- ▶ If you decide to cancel within the 30-day cancellation period, your refund may reflect any reduction in investment value. You may not get back all of the money you passed to us.
- ▶ The law and tax rates may change in the future and the value of tax relief will depend on your individual circumstances.
- ▶ The past performance of an investment is not an indicator of its future performance.
- ▶ Some of the funds and instruments on the website may be difficult to understand. If you do not feel comfortable with some of the features of the funds (e.g. dual priced funds, structured products and other complex instruments), please seek professional advice. Fundsdirect will not assess your skills and knowledge and will follow your instructions on an "execution only" basis.
- ▶ If you require specific advice, or are uncertain about the suitability of any product our website offers, we recommend you seek an IFA who will assess your financial situation, investment objectives, knowledge and experience.