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Risk warnings for investment business

You are reminded that past performance of any investment is not necessarily a guide to the future.

Fluctuations in the value of the underlying securities and the income from them and changes in interest and exchange rates mean that the value of an investment and any income arising from it may fall as well as rise and is not guaranteed.

Deductions of charges and expenses mean that you may not get back the amount you invested.

There can be no assurance that the performance of any investment will achieve your stated objectives.

If an investment fund within your portfolio suspends dealings, the investment may be difficult to realise and it may be difficult to obtain reliable information about the value of the investment or the extent of the risks to which your portfolio may be exposed. Whilst an investment fund may be listed on an exchange, you should be aware that this may not provide an effective trading market for such investment.

If an investment fund within your portfolio is a non-daily dealing investment fund, the investment may be difficult to realise other than on one of the investment fund's dealing days and it will not be possible to obtain reliable information about the value of the investment other than as at the valuation points associated with the investment fund's dealing days.

Before making investments in collective investment schemes, investors should obtain and carefully read the relevant prospectuses, which contain additional information needed to evaluate the investment, and which provide important disclosures regarding risks, fees and expenses.

Risk warnings for secured loans and mortgages

Your home may be repossessed if you do not keep up repayments on your mortgage.