

Please read the following terms and conditions (“Terms and Conditions”) carefully before using this website.

***Investment Adviser** is an investment advisor firm with its principal place of business located in Colorado. **Investment Adviser** and its investment adviser representatives are in compliance with the current registration requirements imposed upon registered investment adviser firms by those states in which we maintain clients. **Investment Adviser** may only transact business in those states or other jurisdictions in which it is registered or qualifies for an exemption or exclusion from registration requirements. Investment Adviser does not provide investment advisory services to residents of the European Union.*

*Important information describing **Investment Adviser’s** business operations, services, and fees can be viewed on the SEC’s website at www.adviserinfo.sec.gov. **Investment Adviser** will provide its Form ADV disclosure brochure, which serves as the firm’s disclosure document, to all clients. Copies are also available to interested parties upon request.*

*For detailed information about **Investment Adviser’s** investment adviser representatives who may serve retail clients, you may also visit www.adviserinfo.sec.gov and view background information about such investment adviser representatives.*

*This website is published in the United States for residents of the United States. **Investment Adviser** is not soliciting business in international jurisdictions where it is not registered.*

This website is intended for informational purposes only. Despite our efforts to be accurate, these pages may contain errors and information that is no longer current. The information published on this website is subject to change on a regular basis without notice. This website should not be regarded as a complete analysis of the subjects discussed.

Past performance is not indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Investment Adviser) made reference to directly or indirectly by Investment Adviser in its website, or indirectly via a link to an unaffiliated third-party web site, will be profitable or equal the corresponding indicated performance level(s).

*Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including investment strategies detailed on this website by **Investment Adviser**) will be either suitable or profitable for a client's or prospective client's*

portfolio and may result in a complete loss of principal.

Nothing on this website should be constructed as a solicitation or offer, or recommendation to acquire or dispose of any investment or to engage in any other transaction. Investment Adviser does not render or offer to render personal investment advice or financial planning advice through our website.

Viewing or utilizing information on this website or contacting or responding to our offices or investment adviser representatives does not create an investment advisory relationship of any kind. An investment advisory relationship can only be established and investment advice can only be provided after the following three events have been completed: (1) our thorough review with you of all the relevant facts pertaining to a potential engagement; (2) the execution of a written engagement and fee agreement; and (3) delivery of the Form ADV disclosure brochure.

***Investment Adviser** uses links to other web sites in an effort to assist users in locating information on topics that might be of interest to them. We cannot attest to the accuracy of information provided by linked sites. Linking to a web site does not constitute an endorsement by **Investment Adviser** of any of its employees of the sponsors of the site or the products presented on the site. Technical problems with outside links, other than a link that has been moved or changed, should be reported to the entity that maintains the site.*

*Our website is provided to you without charge as a convenience and for your information only. By providing access to our website content, we do **not** warrant nor represent the following:*

- the content is accurate or complete;*
- the content is up-to-date or current;*
- we have a duty to update any content;*
- the content is free from technical inaccuracies or typographical errors;*
and
- your access to our website will be free from interruptions, errors, computer viruses, or other harmful components.*

We do not assume any liability for these matters. In other words, you use our website at your own risk. Under no circumstances, including but not limited to negligence, shall we be liable for any direct or indirect, special, incidental or consequential damages. This includes loss of data or profit arising out of the use or the inability to use the content of this website, even if one of our representatives has been advised of the possibility of your damages. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law.

