

## ETF DISCLOSURE

Investors should consider the investment objectives, risks, and charges and expenses of a mutual fund or Exchange Traded Fund (“ETF”) carefully before investing. Before investing in any mutual fund or ETF, you should consider its investment objective, risks, charges and expenses. Contact us at [support@stinvest.co](mailto:support@stinvest.co) for a prospectus, offering circular or, if available, a summary prospectus containing this information. Read it carefully. ETFs are subject to market fluctuation and the risks of their underlying investments. ETFs are subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market price, which may be higher or lower than their NAV, and are not individually redeemed from the fund. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETFs are subject to risks similar to those of stocks. Some specialized exchange-traded funds can be subject to additional market risks. Leveraged and inverse exchange traded products are not designed for buy and hold investors or investors who do not intend to manage their investment on a daily basis. These products are for sophisticated investors who understand their risks (including the effect of daily compounding of leveraged investment results), and who intend to actively monitor and manage their investments on a daily basis. Exchange Traded Notes (“ETNs”) are complex products subject to significant risks and may not be suitable for all investors. ETNs are unsecured, unsubordinated debt obligations of the company that issues them and have no principal protection. Although an ETN's performance is contractually tied to the market index it is designed to track, ETNs do not hold any assets. Therefore, unlike investors in ETFs, which hold assets that could be liquidated in the event of a failure of the ETF issuer, ETN investors would only have an unsecured claim for payment against the ETN issuer in the event of issuer's failure. Before investing, carefully consider the creditworthiness of the ETN issuer and the ETNs investment objectives, risks, fees and charges.

### **FINRA and SEC Alerts**

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[Investor Bulletin: Exchange-Traded Funds \(ETFs\)](#)

[Leveraged and Inverse ETFs: Specialized Products with Extra Risks for Buy-and-Hold Investors](#)

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