



LEGAL DISCLAIMER

The opinions expressed on our website reflect our judgment at this date and are subject to change. Trust Point Inc. uses its best efforts to compile its data from reliable sources; however, it does not warrant the accuracy, completeness or timeliness of any of the information provided. This website is for general information only. This material does not constitute investment advice and is not intended as an endorsement of any specific investment. Investors should seek advice regarding the appropriateness of investing in any securities or investment strategies discussed or recommended in this report and should understand that statements regarding future prospects may not be realized. Investment involves risk. Market conditions and trends will fluctuate. Past performance is no guarantee of future returns.

To the extent that this material concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Readers should seek advice from a qualified professional.