

# SEYMOUR SINCLAIR INVESTMENTS LIMITED

## IMPORTANT INFORMATION – PLEASE READ

As we don't know your individual circumstances, none of the information in this website is specific to you; Therefore Seymour Sinclair Investments Limited can take no responsibility for the decisions you make from it. You must obtain full details of the products and look at your own circumstances, objectives and attitudes to risk before proceeding.

**PLEASE BE AWARE THAT THE VALUE OF YOUR INVESTMENTS CAN FALL AS WELL AS RISE AND THAT YOU SHOULD NOT MAKE AN INVESTMENT IF YOU ARE UNSURE IN ANY WAY ABOUT THE INVESTMENT YOU ARE MAKING AND THAT YOU SHOULD SEEK EXPERT ADVICE.**

The Seymour Sinclair Investments Limited website contains information provided by third parties which we believe to be accurate and reliable. Whilst every effort has been made to ensure that all information, including unit prices, fund holdings and portfolio valuations are correct, Seymour Sinclair Investments Limited cannot guarantee this and cannot be held responsible for any loss incurred as a result of their use.

Past performance is not a reliable indication of future returns, the value of units and the income from them, can fall as well as rise and you may get back less than your original investment. The investments featured in the website do not provide guarantees and you could lose all your money. The investments are not readily accessible.

All investments are intended to be held for the long term.

Levels and basis of, and reliefs from taxation can change. Tax reliefs referred to are those currently available and their relevance depends on the individual circumstances of the investor and their tax position. As with all investments, the tax treatment of ISAs is subject to change by HM Revenue and Customs.

Income from investments may fluctuate and part of the capital may be used to pay that income.

Non investment grade bonds are contained in some funds which carry a risk that the capital value of the fund will be affected because they have an increased risk of default on repayment by the issuing companies compared to investment grade bonds.

Before transferring or liquidating an investment you should ascertain whether any exit penalties or initial charges will apply and consider whether it will be beneficial to you over the period of the investment to proceed. If investments are liquidated you may suffer a loss of income or growth, should the market rise, while the transfer remains pending.

Before switching away from funds that are outside your chosen Platform Provider or Fund Supermarket please be aware that some products have to be sold and re-bought in order to get them onto the platform, which will incur charges/costs. If you subsequently decide to move from one Platform Provider to another or you no longer require the service, some providers do not allow re-registration to another provider. The investments have to be sold and re-bought, which will incur costs/charges. Where transfers and re-registration is possible costs may still be incurred and you should expect the process to take some time to complete.

Exchange rate fluctuations may have an adverse effect on the value of non-UK shares.

Venture Capital Trusts (VCTs) are higher risk investments and although some VCTs may be viewed as less risky as others, investors should remember that VCTs as a whole are higher risk investments.

If you are unsure about Capital Gains Tax on encashment or Income Tax on investments, you should seek expert advice as we do not advise on tax matters.