

Risk Warnings

Share prices, and the prices of other investment instruments and products, can go down as well as up. This means that investors may get back less than they originally invested. In the case of equities generally, not only will their price and value vary but dividend payments may also fluctuate in line with the fluctuating trading performance of the issuing company.

Stock markets can sometimes be volatile, which means that prices can move up and down sharply in the short term and can vary significantly depending on trading volumes in the market. If you instruct us to sell your investments during a down turn, you may be exposed to a greater risk of loss than you would if you waited for markets to recover. For this and other reasons equity investments should usually be looked at as a medium to long-term investment; generally that means investing for a period of 5 years and above to benefit from any positive movements in market trends.

Although markets and commentators typically track historical data and may use it when considering investment decisions, past performance is not necessarily a guide to future performance.

The extent and value of any tax advantages or benefits arising from the use of tax-advantaged services will vary according to the individual's circumstances. The levels and bases of taxation may also change.

To ensure there are no misunderstandings, we keep all correspondence with you, including emails, for a period of at least six years. We also record all telephone conversations with you and keep these recordings for at least five years. These procedures are to protect both you and Reyker, and are in accordance with FCA rules.

Where we are giving advice or making investment decisions on your behalf, we do this based on what you have told us about your financial position and attitude to investment risk. We therefore rely on you providing us with suitable information. As we do not manage all of your income and capital we are not in a position to give you tax advice and this is not part of our service. You may find it beneficial to seek independent professional advice on your taxation affairs and other aspects of your income and capital aspirations.

This list is not intended to be exhaustive. If you wish to discuss the element of risk affecting your investments please contact our dealing team on dealers@reyker.com or 020 7397 2596.

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