

## IMPORTANT DISCLOSURE – WEBSITE TERMS OF USE

Vantage Financial Partners Limited is an investment adviser located in Arlington Heights, Illinois. Vantage and its investment advisor representatives are in compliance with the current filing requirements imposed upon SEC registered investment advisors by those states in which Vantage maintains clients. Vantage may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements.

The content of and within Vantage's Web site is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Vantage does not provide legal, accounting or tax advice and no content within, referenced or linked with this website should be construed as legal, accounting or tax advice. Accordingly, Vantage's Web site should not be construed by any consumer and/or prospective client as Vantage's solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by Vantage with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of Vantage, please contact the SEC or the state securities law administrators for those states in which Vantage maintains a notice filing. A copy of Vantage's current written disclosure statement discussing Vantage's business operations, services, and fees is available from Vantage upon written request. Vantage does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to Vantage's Web site or incorporated herein, and takes no responsibility thereto. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended or undertaken by Vantage) or product made reference to directly or indirectly by Vantage on its Web site, 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 involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective



client's investment portfolio. Historical performance results for investment indices and/or categories generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results.

Certain portions of Vantage's Web site (i.e. newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, Vantage's (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from Vantage or from any other investment professional. Vantage and its advisors are neither attorneys nor accountant therefore no portion of the Web site content should be interpreted as legal, accounting or tax advice.

Furthermore, the prospective client is solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for the prospective client based on the prospective client's investment objectives and personal and financial situation. The prospective client should consult with an investment professional, or an attorney or tax professional regarding their specific investment, legal or tax situation.

Opinions expressed on this site or in any posts, content or articles may not represent or align with Vantage's opinion. Content is subject to change without notice and may quickly become outdated due to the rapidly changing nature of the security markets.

To the extent that any client or prospective client utilizes any content, economic calculator or similar device contained within or linked to Vantage's Web site, the client and/or prospective client acknowledges and understands that the information resulting from the use of any such calculator/device, is not, and should not be construed, in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from Vantage, or from any other investment professional.

Each client and prospective client agrees, as a condition precedent to his/her/its access to Vantage's Web site, to release and hold harmless Vantage, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from Vantage.