



Investing Risk Disclosure Agreement

9/10/2024

This Investing Risk Disclosure Agreement ("Agreement") is entered into between **Quantum Capital Research Group** ("Company," "we," "our," "us") and the client ("you," "your"). By accessing our research, reports, and services, you acknowledge that you have read, understood, and agree to the following risk disclosures:

1. Purpose of Research

Quantum Capital Research Group provides research, analysis, and information designed to help clients make informed investment decisions. Our services are intended for educational purposes only. We do not offer personalized investment advice, legal advice, or financial planning services.

2. No Guarantees or Warranties

- **No Guarantee of Profit:** Investing in securities, real estate, commodities, or any other financial instruments carries risks. Past performance is not indicative of future results, and there is no guarantee that the research, analysis, or information provided by Quantum Capital will result in a successful investment or avoid loss.
- **No Warranty of Accuracy:** While we strive to provide accurate and up-to-date information, Quantum Capital Research Group does not guarantee the accuracy, completeness, or reliability of any data or analysis we provide.

3. Risks of Investing

By using our services, you acknowledge that you understand the following risks:

- **Market Risk:** The value of investments can fluctuate based on market conditions. Prices can rise or fall unpredictably.
- **Volatility Risk:** Investments may experience rapid price changes due to a variety of factors, including market sentiment, political events, economic data, or company-specific news.
- **Liquidity Risk:** Some investments may be difficult to buy or sell, which can result in significant losses or an inability to exit a position when desired.
- **Credit Risk:** Issuers of bonds or other debt instruments may default, resulting in a partial or complete loss of your investment.
- **Interest Rate Risk:** Changes in interest rates may negatively affect the value of certain investments, particularly bonds.
- **Inflation Risk:** The purchasing power of your investment returns may be eroded over time by inflation.
- **Foreign Investment Risk:** Investing in foreign markets carries additional risks, including currency exchange risks, political instability, and differing regulatory environments.



4. Your Responsibility

You acknowledge that:

- You are solely responsible for making your own investment decisions based on your financial objectives, risk tolerance, and individual circumstances.
- You understand the risks associated with investing and accept that you may lose all or part of your investment.
- You are encouraged to consult with a licensed financial advisor, legal professional, or tax advisor before making any investment decisions.

5. Limitation of Liability

Quantum Capital Research Group, its affiliates, and their respective officers, directors, employees, agents, suppliers, or licensors will not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising from your use of our research, analysis, or services. This includes any losses resulting from market conditions, reliance on our information, or your decision to make or not make an investment.

6. No Fiduciary Relationship

By providing research and analysis, Quantum Capital Research Group does not assume any fiduciary duty to you. We do not act as your investment advisor, and no part of our services should be construed as creating a fiduciary relationship.

7. Changes to this Agreement

Quantum Capital Research Group reserves the right to modify or update this Agreement at any time. Any changes will be effective immediately upon posting the updated Agreement on our website. Your continued use of our services constitutes acceptance of any changes.

8. Acknowledgment

By using our research, services, or reports, you acknowledge that:

- You have read and understood this Investing Risk Disclosure Agreement.
- You are aware of the risks involved in investing.
- You accept full responsibility for your investment decisions.

Client Acknowledgment

You acknowledge that I have read, understood, and agree to the terms of this Investing Risk Disclosure Agreement