

Investment Product Risk Disclosure

Date: [Insert Date]

Dear [Client's Name],

We hope this message finds you well. As your trusted financial advisor, we want to take this opportunity to provide you with important information regarding the investment products in your portfolio.

All investments carry inherent risks, and it's essential to understand these risks before making or continuing any investment decisions. Below, we outline key risks associated with the investment products you currently hold:

- **Market Risk:** The value of your investments may fluctuate due to market conditions.
- **Credit Risk:** There is a risk that issuers may default on their obligations.
- **Liquidity Risk:** Some assets may be difficult to sell quickly without a significant loss in value.
- **Interest Rate Risk:** Changes in interest rates can affect the value of fixed-income securities.
- **Currency Risk:** Investing in foreign assets can expose you to fluctuations in currency values.

If you have any concerns about your current investment strategy or wish to discuss these risks in more detail, please do not hesitate to reach out. Your financial well-being is our top priority, and we are here to assist you.

Thank you for your continued trust in us.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Contact Information]