

# Investment Product Risk Disclosure

Date: [Insert Date]

Dear [Participant's Name],

We appreciate your decision to invest in our mutual fund. This letter serves as a disclosure regarding the risks associated with your investment.

## Risk Factors

- **Market Risk:** The value of your investment may fluctuate due to changes in market conditions.
- **Credit Risk:** The possibility of a loss if a bond issuer fails to repay principal or interest.
- **Liquidity Risk:** The risk that you may not be able to sell your investment quickly at a fair price.
- **Interest Rate Risk:** The risk that an increase in interest rates will cause bond prices to fall.

Before investing, please consider your investment objectives and risk tolerance. Past performance is not indicative of future results. We encourage you to consult with a financial advisor if you have any questions.

Thank you for choosing [Mutual Fund Name]. We remain committed to your investment success.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Contact Information]