

# Investment Product Risk Disclosure for Retirement Account Holders

Date: [Insert Date]

Dear [Account Holder's Name],

As part of our commitment to transparency and your financial well-being, we are providing you with important information regarding the investment products available within your retirement account.

## Risk Disclosure

Investing in securities involves risks, including the risk of loss of your investment. The following risks are associated with the investment products you may consider:

- **Market Risk:** The value of investments may fluctuate based on market conditions.
- **Credit Risk:** The issuer of a security may be unable to make timely payments.
- **Liquidity Risk:** Certain investments may be difficult to sell at a desired price.
- **Interest Rate Risk:** Changes in interest rates can adversely impact the value of fixed-income investments.
- **Inflation Risk:** The purchasing power of your investments may be eroded by inflation.

It is essential to consider these risks carefully and evaluate your investment options based on your risk tolerance, investment goals, and time horizon.

If you have any questions or need further clarification, please do not hesitate to reach out to your financial advisor or contact us directly.

Thank you for trusting us with your retirement investments.

Sincerely,

[Your Company Name]

[Your Contact Information]