

# Investment Risk Disclosure

Date: [Insert Date]

To: [Client's Name]

Address: [Client's Address]

Dear [Client's Name],

This letter serves as a formal disclosure regarding the investment risks associated with your retirement account. It is essential that you understand the various factors that could affect your investments.

## Investment Risks

- **Market Risk:** The possibility that the overall market could decline, affecting the value of your investments.
- **Inflation Risk:** The potential loss of purchasing power as inflation rises.
- **Credit Risk:** The chance that the issuer of a security may default.
- **Liquidity Risk:** The risk of not being able to sell an investment quickly without a significant price reduction.

It is crucial to consider your risk tolerance before making investment decisions. We encourage you to review your investment strategy regularly and consult with a financial advisor to ensure your investment choices align with your retirement goals.

If you have any questions or require further information, please feel free to contact us.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]