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# IMPORTANT INFORMATION

## PLEASE READ

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### Important Information for Investors Who Purchase Corporate Stock

When you invest in corporate stocks through Asia Pacific Investors Services, we want you to understand the following information about your investment:

- By investing in corporate stock, an investor is buying a share of ownership in the issuing corporation.
- There is no guarantee of the market value of any stock purchased. The marketplace determines the value of stocks.
- An investor in stock could lose their entire investment. Types of risk that will affect stock include, but are not limited to: economic changes; market risk; credit risk; liquidity risk; and business risk.
- In the event of the bankruptcy and liquidation of a corporation, stockholders have a subordinate claim to any assets of the corporation.
- Asia Pacific Investors Services does not maintain a research department. Its representatives rely on research from third parties when advising you. Asia Pacific Investors Services believes the information to be reliable, but cannot guarantee the accuracy of third party research.
- Asia Pacific Investors Services executes transactions through securities dealers who may maintain a market in the securities it purchases for investors. If such securities dealers provide research on the securities in which they make a market, a conflict of interest may exist.

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### Important Information for Investors In Mutual Funds, Unit Investment Trusts (UIT's), and Variable Annuities (Funds)

When you invest in Mutual Funds, UIT's and Variable Annuities through Asia Pacific Investors Services, we want to be sure you understand the following information about your investments:

- There are specific objectives and risks associated with investments in Funds. Those objectives and risks are specified in the prospectus. Although the goals of the Fund are clearly stated, there is no assurance such performance will be achieved.
- The U.S Government does not guarantee the market value of any Fund investment, including U.S Government Securities Funds.
- The value of your investment will fluctuate and, when redeemed, may be worth more or less than its original value. Dividends and interest also fluctuate. The current dividend or interest rate may go up or down during the time you own the investment. The amount or rate is not guaranteed.
- Sales or surrender charges (may) apply to your investment. For this and other reasons, most Fund investments should be considered long-term and should be held a number of years to achieve best results.
- With some Funds you can benefit from reduced sales charges by making larger investments or through agreements to invest larger amounts over a set period of time.
- With some Funds certain orders require placement through the mail. In those instances, your transaction will actually take place when the mutual fund or annuity company receives your order or remittance.
- It is always our intent to insure that you fully understand any investment you make. However, you have the right to ask questions prior to any Fund investment and the Registered Representative is required to answer them to your satisfaction. Please make certain that you are comfortable before investing.