

Forex Trading is considered one of the riskiest forms of investment available in the financial markets because it permits you to trade foreign currencies on a highly leveraged basis. The funds in an account trading at maximum leverage can be completely lost and potential losses are not limited to the amounts on deposit in your account. Given the possibility of losing an entire investment, speculation in the foreign exchange market should only be conducted with risk capital funds that if lost will not significantly affect your personal financial well being. If you fall into any of the following categories, you should be aware of the additional risk disclosures set out below:

- you are retired;
- you have no prior futures, options or securities trading experience;
- your annual income is less than \$25,000 or net worth is less than \$50,000;
- you are investing retirement funds (such as Keogh, IRA, 401K etc.);
- you are aged 65 or over.

If you have pursued only conservative forms of investment in the past, you may wish to study currency trading further before continuing an investment of this nature. You must realize that you could sustain a total loss of all funds you deposit with your broker as initial margin as well as substantial amounts of capital, when trading currencies or currency options, should the market go against your investment. You must also realize that the limited risk in buying options means you could lose the entire option investment should the option expire worthless. If you wish to continue with your investment, you acknowledge that the funds you have committed are purely risk capital and loss of your investment will not jeopardize your style of living nor will it detract from your future retirement program. Additionally, you fully understand the nature and risks of currency and currency options investments, and your obligations to others will not be neglected should you suffer investment losses.

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