

Disclaimer and Terms of Use

401(k) CIIA, LLC d/b/a The Retirement Readiness Institute is not a law firm nor is Craig Freedman Managing Director an attorney. The information found on The Retirement Readiness Institute web pages is not to be used as legal, investment or tax advice. It is provided for educational purposes only.

The information found on The Retirement Readiness Institute web pages have been prepared without regard to any particular investor's investment objectives, financial situation, and needs. Accordingly, Plan Sponsors should not act on any recommendation (express or implied) or information on these web pages without obtaining specific advice from proper legal counsel and should not rely on information herein as the primary basis for retirement plan related decisions. Investors should not act on any recommendation (express or implied) or information on these web pages without obtaining specific advice from their financial advisors and should not rely on information herein as the primary basis for their plan or investment decisions. Information contained herein is based on data obtained from recognized statistical services, issuer reports or communications, or other sources, believed to be reliable. However, such information has not been verified by The Retirement Readiness Institute and The Retirement Readiness Institute makes no representations or warranties or takes any responsibility as to the accuracy or completeness of any recommendation or information contained herein. The Retirement Readiness Institute accepts no liability to the recipient whatsoever whether in contract, in tort, for negligence, or otherwise for any direct or consequential loss of any kind arising out of the use of this web site or its contents or of the recipient relying on any such recommendation or information (except insofar as any statutory liability cannot be excluded). Any statements nonfactual in nature constitute only current opinions, which are subject to change without notice. The Retirement Readiness Institute or their respective affiliates or their officers, directors, analysts, or employees may have positions in securities or commodities referred to herein. Neither the information nor any opinion expressed shall constitute an offer to sell or a solicitation or an offer to buy any securities or commodities mentioned herein. This document does not purport to be a complete description of the securities or commodities, market or developments to which reference is made. There may be instances when fundamental, technical, and quantitative opinions may not be in concert. The Retirement Readiness Institute or their respective affiliates may from time to time perform services for, or solicit business from, any company mentioned.

There are risks inherent in international investments, which may make such investments unsuitable for certain clients. These include, for example, economic, political, currency exchange, rate fluctuations, and limited availability of information on international securities. The Retirement Readiness Institute and their affiliates make no representation that the companies which issue securities which are the subject of their research reports are subject to, or in compliance with certain informational reporting requirements imposed by the Securities Exchange Act of 1934. Sales of securities covered in this website may be made in only those jurisdictions where such securities are qualified for sale.

Documents specified do not include the design or layout of the The Retirement Readiness Institute website. The "Look and Feel" and other Elements of The Retirement Readiness Institute are protected by trade dress, trademark, unfair competition, and other laws and may not be copied or imitated in whole or in part. No logo, graphic sound

or image from the The Retirement Readiness Institute website may be copied or retransmitted unless expressly permitted by The Retirement Readiness Institute.

Copyright 2014 The Retirement Readiness Institute