IMPORTANT DISCLOSURE

NEITHER Homhy Advisors, LLC NOR ITS OWNERS, OFFICERS, DIRECTORS, MEMBERS, MANAGERS, EMPLOYEES, SUBSIDIARIES, AFFILIATES, LICENSORS, SERVICE PROVIDERS, CONTENT PROVIDERS AND AGENTS ARE FINANCIAL ADVISERS AND NOTHING CONTAINED ON THE SITE IS INTENDED TO BE OR TO BE CONSTRUED AS FINANCIAL ADVICE.

Homhy Advisors, LLC IS NOT AN INVESTMENT ADVISORY SERVICE, IS NOT AN INVESTMENT ADVISER, AND DOES NOT PROVIDE PERSONALIZED FINANCIAL ADVICE OR ACT AS A FINANCIAL ADVISOR. homhy.com EXISTS FOR EDUCATIONAL PURPOSES ONLY, AND THE MATERIALS AND INFORMATION CONTAINED HEREIN ARE FOR GENERAL INFORMATIONAL PURPOSES ONLY. THE EDUCATION AND INFORMATION PRESENTED HEREIN IS INTENDED FOR A GENERAL AUDIENCE AND DOES NOT PURPORT TO BE, NOR SHOULD IT BE CONSTRUED AS, SPECIFIC ADVICE TAILORED TO ANY INDIVIDUAL. YOU ARE ENCOURAGED TO DISCUSS ANY OPPORTUNITIES WITH YOUR ATTORNEY, ACCOUNTANT, FINANCIAL PROFESSIONAL OR OTHER ADVISOR.

The information contained in this program (including but not limited to content in any format) is based on sources and information reasonably believed to be accurate as of the time it was recorded or created. However, this material deals with topics that are constantly changing and are subject to ongoing changes related to technology and the marketplace as well as legal and related compliance issues. Therefore, the completeness and current accuracy of the materials cannot be guaranteed. These materials do not constitute legal, compliance, financial, tax, accounting, or related advice.

The end user of this information should therefore use the contents of this program and the materials as a general guideline and not as the ultimate source of current information and when appropriate the user should consult their own legal, accounting, or other advisors. Any case studies, examples, illustrations cannot guarantee that the user will achieve similar results. In fact, your results may vary significantly and factors such as your market, personal effort and many other circumstances may and will cause results to vary. THE INFORMATION PROVIDED IN THIS PRODUCT IS SOLD AND PROVIDED ON AN "AS IS". BASIS. Homhy Advisors, LLC DOES NOT PROMISE OR GUARANTEE ANY INCOME OR PARTICULAR RESULT FROM YOUR USE OF THE INFORMATION CONTAINED HEREIN. THOSE RESULTS ARE YOUR RESPONSIBILITY AS THE END USER OF THE PRODUCT. (SOME STATES DO NOT ALLOW LIMITED WARRANTIES, SO THIS MAY NOT APPLY TO YOU.) IN PARTICULAR, Homby Advisors, LLC AND ITS OFFICERS, DIRECTORS, MEMBERS, MANAGERS, EMPLOYEES, SERVICE PROVIDERS, AND AGENTS SHALL NOT BE LIABLE TO USER OR ANY OTHER PARTY FOR ANY DAMAGES, OR COSTS, OF ANY CHARACTER INCLUDING BUT NOT LIMITED TO DIRECT OR INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL, OR OTHER COSTS OR DAMAGES, IN EXCESS OF THE PURCHASE PRICE OF THE PRODUCT OR SERVICES. THESE LIMITATIONS MAY BE AFFECTED BY THE LAWS OF PARTICULAR STATES AND JURISDICTIONS AND AS SUCH MAY BE APPLIED IN A DIFFERENT MANNER TO A PARTICULAR USER.