

RISK DISCLOSURE STATEMENT

IVM — International Investment Market
Investment Grade Disclosure

Important Notice

This Risk Disclosure Statement outlines key risks associated with investing and trading through digital platforms. All investments involve risk and may result in partial or total loss of capital. Users must carefully consider their financial situation, objectives, and risk tolerance before using the platform.

1. Market Risk

Prices of financial instruments may fluctuate rapidly due to market conditions, liquidity, economic events, or geopolitical developments.

2. Leverage Risk

Leverage magnifies both gains and losses. Small price movements may have a significant impact on your position and could exceed initial capital.

3. Liquidity Risk

In certain conditions, it may be difficult or impossible to execute trades at expected prices or to close positions promptly.

4. Volatility Risk

High volatility can result in rapid and substantial price changes, increasing the likelihood of losses.

5. Technology & Operational Risk

Trading systems may be affected by outages, latency, connectivity failures, or third party disruptions.

6. Counterparty & Third Party Risk

Execution, custody, and data services may rely on third parties whose failure may impact service availability.

7. Regulatory & Jurisdiction Risk

Regulations may change and can affect product availability, tax treatment, or legal protections depending on jurisdiction.

8. Digital Asset & Derivatives Risk (if applicable)

Digital assets and derivative products may carry elevated volatility, pricing uncertainty, and additional operational risks.

9. No Guarantee of Returns

Past performance is not indicative of future results. No representation or guarantee is made regarding profitability or avoidance of losses.

10. Suitability & Independent Advice

Users should assess whether investments are suitable for their circumstances and seek independent professional advice where needed.

11. Acknowledgement

By using the platform, users acknowledge that they understand and accept the risks described in this statement.

Regulatory Notice: Licensing status and service availability may vary by jurisdiction. This disclosure is provided for informational purposes only and does not constitute legal, tax, or investment advice.

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