



---

## TERMS AND IMPORTANT DISCLOSURES

---

### **DISCLAIMER**

Consultiva Internacional Inc.'s ("Consultiva") is a Registered Investment Adviser. Registration with the SEC does not imply a certain level of skill or training. Nothing contained on this website constitutes an investment advice neither a tax, legal or insurance advice. Investment advice can be provided only after the delivery of Consultiva's Brochure and Brochure Supplement (Form ADV Part 2A and 2B) once a properly executed investment advisory agreement has been entered into by the client and Consultiva. This is not a solicitation to become a client of Consultiva. Neither the information, nor any opinion or conclusion, contained on this website constitutes a solicitation, offer or recommendation by Consultiva or its affiliates to buy or sell any securities, futures, options or other financial instruments or a recommendation of the services supplied by any money management organization. Consultiva assumes no responsibility for the accuracy, reliability, completeness or timeliness of the information provided, or methodologies employed, by any information providers external to Consultiva. There also can be no guarantee that using information contained in this website will lead to any particular result. Decisions based on information contained on this website are the sole responsibility of the visitor. There are risks involved with investing including the possible loss of principal. All investments are subject to risk. Investors should make investment decisions based on their specific investment objectives, risk tolerance and circumstances. Past performance results are not indicative of future performance. Diversification does not guarantee a profit or protection against loss. Global and international investments may carry additional risks that are generally not associated with U.S. investments, such as currency fluctuations, political instability, economic conditions and varying accounting standards. Annual, cumulative, and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation.

### **TERMS AND CONDITIONS**

Read these terms and conditions ("terms") carefully before using the services described herein. By utilizing the website located at [www.consultiva.com](http://www.consultiva.com) ("website"), you acknowledge that you have read these terms and conditions and that you agree to be bound by them. If you do not agree to all of the terms and conditions of this agreement, you are not an authorized user of these services and you should not use this website. We reserve the right to change, modify, add or remove portions of these terms at any time for any reason. We suggest that you review these terms periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by accessing our website after we have posted changes to these terms, you are agreeing to these terms as modified.

In exchange for using this website, the visitor agrees to indemnify and hold Consultiva, its officers, directors, employees, affiliates, agents, licensors and suppliers harmless against any and all claims, losses, liability, costs and expenses (including but not limited to attorneys' fees) arising from your use of this website, from your violation of these terms or from any decisions that the visitor makes based on such information.

The information and services provided on this website are provided "as is" and without warranties of any kind, either expressed or implied. To the fullest extent permissible pursuant to applicable law, Consultiva disclaims all warranties, including, but not limited to, any warranty of non-infringement of third-party rights and any implied warranties of merchantability and fitness for a particular purpose. Consultiva does not warrant, either expressly or implicitly, the accuracy or completeness of the information, text, graphics, links or other items contained on this website and does not warrant that the functions contained in this website will be uninterrupted or error-free, that defects will be corrected, or that the website will be free of viruses or other harmful components. Consultiva expressly disclaims all liability for errors and omissions in the materials on this website and for the use or interpretation by others of information contained on the website.

### **Limitation of Liability**

Consultiva and its affiliates and their respective officers, directors, employees or agents will not be liable to you or anyone else for any damages of any kind, including, but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, trading losses or damages that result from use or loss of use of this website), even if Consultiva has been advised of the possibility of such damages or losses, including, without limitation, from the use or attempted use of this website. If you live in a state that does not allow the limitation or exclusion of liability or incidental or consequential damages, or if you access the website solely through an arrangement with your employer or plan sponsor, some or all of these limitations and exclusions may not apply to you.

### **Timeliness of Content**

All content on this website is presented only as of the date published or indicated, and may be superseded by subsequent market events or for other reasons and is subject to change without prior notice. In addition, you are responsible for setting the cache settings on your browser to ensure you are receiving the most recent data.

### **Waiver**

No waiver by Consultiva of any right under or term or provision of these terms will be deemed a waiver of any other right, term, or provision of these terms at the time of such waiver or a waiver of that or any other right, term, or provision of these terms at any other time.