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These Terms were last updated on July 30, 2018.

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Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable.

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Performance of the asset allocation strategies depends on the underlying investments.

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Hightower will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure") and the Brochure Supplement for each advisory person supporting a particular client. You may obtain a copy of these disclosures on the SEC website at <a href="http://adviserinfo.sec.gov">http://adviserinfo.sec.gov</a> or you may <a href="Contact Us">Contact Us</a> request a free copy via .pdf or hardcopy.

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If you have any questions regarding our policies, please Contact Us.

Email: Larry@HightowerandBolerLLC.com