



DISCLOSURE

Please Note: NCA is neither a law nor accounting firm nor insurance agency and no portion of the website content should be interpreted as legal, accounting, insurance, or tax advice. NCA advisors are not attorneys, accountants and no portion of its services should be construed as legal, accounting, or tax advice.

NCA's website is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of NCA's website on the internet should not be construed by any consumer and/or prospective client as NCA's solicitation to effect, or attempt to effect, transactions in securities, or the rendering of personalized investment advice for compensation, over the internet. Any subsequent direct communication by NCA with a prospective client shall be conducted by a firm advisor that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of NCA, please contact the SEC or the state securities regulators for those states in which Company maintains a notice filing.

NCA does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to NCA website or incorporated herein, and takes no responsibility therefore. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly. Certain portions of NCA's website (i.e. newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, NCA (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from NCA or from any other investment professional.

Please remember that different types of investments involve varying degrees of risk and there can be no assurance that the future performance of any specific investment or investment strategy (including those undertaken or recommended by NCA) will be profitable or equal any historical performance level(s).

Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if NCA is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of NCA by any of its clients. Rankings published by magazines and others generally base their selections exclusively on information prepared and/or submitted by the recognized advisor. To the extent that any client or prospective client utilizes any economic calculator or similar interactive device contained within or linked to NCA's website, the client and/or prospective client acknowledges and understands that the information resulting from the use of any such calculator/device is not, and should not be construed in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from NCA or from any other investment professional.

Each client and prospective client agrees, as a condition precedent to his/her/its access to NCA's website, to release and hold harmless NCA, its officers, directors, owners, employees, and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from NCA.