General Disclosures for Video Portion of Planned Asset Management Website

*Below are some of the most common disclosures used on printed materials. Depending on the nature of the information, you should choose a subset of the below disclosures to accompany each piece submitted for review.*

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Advisory services offered through Planned Asset Management, a registered investment adviser. Securities offered through M.S. Howells & Co., a registered broker/dealer. Member FINRA/SIPC. Planned Asset Management and M.S. Howells & Co. are not affiliated entities.

This information is not intended to offer legal or tax advice. Please consult your legal or tax advisor for advice regarding your specific situation and circumstance.

**RISKS**

There are inherent risks in investing, including the potential loss of principal.

Investment markets will fluctuate, and there is no guarantee that an implemented strategy will produce the desired results.

Past performance is not a guarantee of future results.

Diversification does not guarantee against loss of principal.

Dollar Cost Averaging does not guarantee enhanced overall returns or against loss of principal.

**INDEXES**

You cannot invest directly in an index, although you can invest in an index fund designed to track such index closely.

S&P 500: The S&P 500 composite index is an unmanaged, market capitalization weighted index of 500 common stocks widely regarded to be representative of the U.S. market in general.

Down Jones Industrial Average: The Dow Jones Industrial Average Index represents large and well-known U.S. companies. Roughly two-thirds of the DJIA 30 component companies are manufactures of industrial and consumer goods. The others represent industries as diverse as financial services, entertainment, and information technology. The returns of this index include the reinvestment of dividend income.

Nasdaq Composite Index: The Nasdaq Composite Index is the market capitalization-weighted index (which means that the components are [weighted](https://en.wikipedia.org/wiki/Stock_market_index#Weighting) according to the total [market value](https://en.wikipedia.org/wiki/Market_value) of their [outstanding shares](https://en.wikipedia.org/wiki/Shares_outstanding)) of over 3,300 common equities listed on the Nasdaq stock exchange. The types of securities in the index include [American depositary receipts](https://www.investopedia.com/terms/a/adr.asp), common stocks, [real estate investment trusts](https://www.investopedia.com/terms/r/reit.asp) (REITs), and [tracking stocks](https://www.investopedia.com/terms/t/trackingstocks.asp), as well as limited partnership interests. The index includes all Nasdaq-listed stocks that are not derivatives, preferred shares, funds, [exchange-traded funds](https://www.investopedia.com/video/play/understanding-etfs/) (ETFs), or [debenture](https://www.investopedia.com/terms/d/debenture.asp) securities.