



5599 San Felipe
Suite 900
Houston, TX 77056-2724

Telephone: 713-627-7660
Fax: 713-627-9828
advisors@finadvisors.com
www.finadvisors.com

IMPORTANT DISCLOSURE INFORMATION

The Financial Advisory Group, Inc. (“*The FinGroup*”) is an SEC registered investment adviser located in Houston, Texas. *The FinGroup* may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. *The FinGroup*’s web site 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 *The FinGroup*’s web site on the Internet should not be construed by any consumer and/or prospective client as *The FinGroup*’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 *The FinGroup* with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. A copy of *The FinGroup*’s current written disclosure Brochure discussing *The FinGroup*’s business operations, services, and fees is available from *The FinGroup* upon written request. *The FinGroup* 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 *The FinGroup* web site 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.

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 *The FinGroup*), will be profitable or equal any historical performance level(s).

Certain portions of *The FinGroup*’s web site (i.e. newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, *The FinGroup* (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 *The FinGroup* or from any other investment professional. *The FinGroup* is neither an attorney nor an accountant, and no portion of the web site content should be interpreted as legal, accounting or tax advice.

Please Note: Limitations: Neither rankings and/or recognition by unaffiliated rating services, publications, media, or other organizations, nor the achievement of any designation or certification, should be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if *The FinGroup* is engaged, or continues to be engaged, to provide investment advisory services. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers (*see* link as to participation

data/criteria, to the extent applicable). Unless expressly indicated to the contrary, *The FinGroup* did not pay a fee to be included on any such ranking. No ranking or recognition should be construed as a current or past endorsement of *The FinGroup* by any of its clients.

To the extent that any client or prospective client utilizes any economic calculator or similar interactive device contained within or linked to *The FinGroup*'s web site, 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 *The FinGroup*, or from any other investment professional.

Each client and prospective client agrees, as a condition precedent to his/her/its access to *The FinGroup*'s web site, to release and hold harmless *The FinGroup*, 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 *The FinGroup*.

ANY QUESTIONS: The Chief Compliance Officer, Juan Martinez remains available to address any questions regarding rankings and/or recognitions, including providing the criteria used for any reflected ranking.

PORTAL ACCESS ACKNOWLEDGMENT

As a client of The Financial Advisory Group, Inc., by selecting the "I Agree" button, you elect to participate in the password-protected access portion of *The FinGroup* Internet web site. Your participation will allow you to review certain investment-related information published by *The Financial Advisory Group* and unaffiliated third parties. This password-protected access is made available to clients of *The FinGroup* free of charge. This authorization shall continue until canceled in writing.

The password-protected section is a secure web site intended only to allow a client access to information relative to his/her/its specific account. You will be assigned an individual password and agree not to share your password with any other person. As a participant you agree to release The Financial Advisory Group, Inc. harmless from any adverse consequences relative to any failure by you to keep the identity of your password secure.