

Important Disclosures

Multi-Financial Securities Corporation ("Multi-Financial"), an independently managed subsidiary of ING Group, is a FINRA registered securities broker / dealer and a SEC Registered Investment Adviser registered in all 50 states. This web site is published in the United States for residents of the United States. Multi-Financial is a member of the Securities Investor Protection Corporation ("SIPC"). Products and services mentioned in this web site may not be available in all states. To request a prospectus or information, contact your Multi-Financial investment professional. Multi-Financial is not soliciting business in international jurisdictions where it is not registered.

We would be glad to put you in touch with a Multi-Financial office in your area that will be able to assist you directly. If you would like further information, please E-mail your request to: ResourceCenter@us.ing.com. (NOTE: This e-mail address directs mail to the Multi-Financial Home Office. If you wish to e-mail your Multi-Financial Representative directly, please select the "E-Mail Us" link on the left.) Multi-Financial looks forward to assisting you.

The information and opinions on this site provided by third parties have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed. It is given for informational purposes only and is not a solicitation to buy or sell. This information is not intended to be used as the primary basis for investment decisions, nor should it be considered as advice designed to meet the specific needs of an individual investor. Please seek the advice of professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice, or other content.

Registered Representatives of Multi-Financial may also be designated to provide advisory services as Investment Adviser Representatives ("IAR"). IARs may receive fees for advisory services which are separate from commissions received in connection with the purchase or sale of securities. Information about Multi-Financial advisory services can be obtained by asking a Multi-Financial representative for a copy of Multi-Financials disclosure brochure or Form ADV Part II.

MULTI-FINANCIAL SECURITIES CORPORATION IS NOT A BANK OR CREDIT UNION, AND THE SECURITIES OFFERED THROUGH MULTI-FINANCIAL ARE NOT FEDERALLY GUARANTEED OR FDIC INSURED, ARE NOT DEPOSITS OR OBLIGATIONS OF, OR GUARANTEED BY A FINANCIAL INSTITUTION, AND INVOLVE RISKS INCLUDING POSSIBLE LOSS OF PRINCIPAL, AND MAY FLUCTUATE IN VALUE.

Linked sites are not under the control of Multi-Financial and Multi-Financial is not responsible for the contents of any linked site or any link contained in a linked site, or any changes or updates to such sites. Linked sites may contain rules and regulations, privacy provisions, confidentiality provisions, transmission of personal data provisions, and other provisions that differ from the provisions of this web site.