

Disclosures

This website is a publication of New Focus Financial Group. Information presented is believed to be factual and up-to-date, but we do not guarantee its accuracy nor should it be regarded as a complete analysis of the subjects discussed. All expressions of opinion reflect the judgment of the authors as of the date of publication and are subject to change.

New Focus Financial Group (“NFFG”) makes no representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information presented on this website. d has used its best efforts to verify the data included. However, NFFG cannot guarantee the accuracy or completeness of the information offered. The information presented was obtained from sources deemed to be reliable.

Information found on this website should not be regarded as a complete analysis of the subjects discussed. Information presented is general in nature and is intended to serve as a tool containing general information regarding services offered. This general information is intended to assist you in the development of subsequent discussions.

Content does not involve the rendering of personalized investment advice nor is it intended to supplement professional individualized advice. All questions about and/or explanations regarding the content of this website should be directed to New Focus Financial Group. Please consult a professional Financial Advisor before applying any of the approaches referenced directly or indirectly through this website.

There is no guarantee that a client will receive all the services offered and referenced in this website. Prior to delivering some services, we may require that an agreement specific to those services be completed.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment or strategy, or product made reference to directly or indirectly, will be profitable or equal to past performance levels. Future financial conditions and events can never be accurately predicted. No analysis, plan, or report has the ability to accurately predict the future.

Hiring and working with an Investment Advisor or Financial Planner, diversifying your portfolio, and/or developing a financial plan is no guarantee of investment success, and does not ensure that a client or prospective client will experience a higher level of performance or results. Investment success can never be guaranteed. All investments and investment strategies have the potential for profit or loss. The risk of investment loss cannot be eliminated.

Tax law is complicated and not easily calculated. Although we try and estimate it as well as we can, tax calculations should be considered general in nature. Always consult with a legal or accounting professional regarding your specific situation before acting on anything referenced herein. New Focus Financial Group is not engaged in the practice of law or accounting.

Any direct or indirect references to specific securities, security sectors, or investment vehicles made in this report should not be taken as a recommendation or solicitation to buy or sell a particular security or invest in any specific investment strategy. There is no guarantee that any of the information or investment strategies discussed will be suitable or profitable.

New Focus Financial Group is registered as an investment adviser with the SEC and only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability.

Hyperlinks on this website are provided as a convenience and we disclaim any responsibility for information, services or products found on websites linked hereto.

Third-party rankings

Third-party rankings are no guarantee of future investment success. Working with a highly-ranked adviser does not ensure that you will experience a higher level of performance.

The third-party ranking displayed should not be construed as an endorsement of the advisor by any client nor is it representative of any one client's evaluation or opinion of the advisor. Third-party rankings are no guarantee of future investment success. Working with a highly-ranked adviser does not ensure that you will experience a higher level of performance. Financial Planning's RIA Leaders Ranking is based on the assets under management information represented on the firm's Form ADV filing. This ranking is not comprehensive of all advisory firms. In order to be considered for this ranking a firm was required to be an independently owned fee only firm and at a minimum 50% of the firm's clients were required to be individual clients. The staff of Financial Planning Magazine subjectively reviewed the Form ADV of eligible firms based on the previously referenced criteria. No subscription fees or questionnaires were submitted by ranked firms in order to gain consideration.

The third-party ranking displayed should not be construed as an endorsement of the advisor by any client nor is it representative of any one client's evaluation or opinion of the advisor. Third-party rankings are no guarantee of future investment success. Working with a highly-ranked adviser does not ensure that you will experience a higher level of performance. Financial Advisor Magazine's (FA) 2015 RIA Ranking is based on the assets under management information represented on the firm's Form ADV filing. This ranking is not comprehensive of all advisory firms. In order to be considered for this ranking a firm was required to be an independently owned investment advisory firm with a minimum of 50 million in assets under management as of December 31, 2014. The staff of FA subjectively reviewed the Form ADV of eligible firms based on the previously referenced criteria. No subscription fees or questionnaires were submitted by ranked firms in order to gain consideration.