



EFFORTLESSWEALTHGROUP LIMITED

RISK WARNING POLICY

LAST UPDATED: 04 APRIL 2025

ISSUING PARTY

EFFORTLESSWEALTHGROUP LIMITED

RECEIVING PARTY

EWG MEMBERS

Overview

- 1.1. This policy cannot outline all the risks associated with the investments we make available to you. Before engaging with any investment, ensure you fully understand its nature and your exposure to risk. Investments vary widely in their potential risks and rewards, and it is crucial that any investment you consider is suitable for your personal circumstances and financial capacity. We strongly advise you to seek independent professional advice before committing to any investment.

Regulatory Risk and Member Protection

- 1.2. EFFORTLESSWEALTHGROUP LIMITED (EWG) operates strictly as a Private Investment Club under the official name: EffortlessWealthGroup Private Investment Club, and, as such, is not regulated by the Financial Conduct Authority (FCA) or any other financial regulatory body. As such, investments made through EWG do not carry the protections usually afforded by regulated investment activities, such as access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Members should be aware that their capital is at risk, and EWG does not offer any form of compensation scheme should something go wrong. It is recommended that members seek independent advice and ensure they fully understand the risks associated with the investment opportunities offered by EWG.

General Risks

- 1.3. All investment opportunities facilitated by EWG carry inherent risks. This section outlines general risks associated with participating in financial markets or other investment venues. These risks include, but are not limited to, market volatility, economic fluctuations, and external factors beyond EWG's control. It is important for members to understand that the value of investments can fluctuate, potentially resulting in a loss, including the loss of the principal amount invested. Further detailed risk information may be provided as relevant throughout your engagement with our services. We encourage all members to carefully consider their personal risk tolerance and investment objectives in light of potential losses and market uncertainties.

- 1.4. Past performance is not a guide to future performance. Our service is provided on an execution-only basis, which means we will not give you any form of investment advice or tax advice, or advise you about the merits of a particular transaction or otherwise. In providing our Services, we are not required to assess the suitability for you of the Investments or Services provided or offered and therefore you will not benefit from the protection of the FCA Rules on assessing suitability. The Services offered by us and the Investments those services provide access to may not be suitable for you. If you have any doubts as to the merits of an Investment, you should seek advice from an independent financial adviser who is authorised under the Financial Services and Markets Act 2000 to advise on such Investments.

Operational Risk

- 1.5. Operational risks refer to the potential losses stemming from inadequate or failed internal processes, people, systems, or from external events. This includes but is not limited to system outages, human error, or disruptions from unforeseen events like natural disasters. In the context of the EWG's operations, these risks could affect the management and execution of transactions or the accuracy of information and reporting. Members should be aware that while preventative measures and controls are rigorously applied, the inherent nature of such risks means that they cannot be completely eliminated. As such, members are encouraged to understand the scope of operational risks involved and consider the impact these may have on their investment decisions.

Liability and Understanding Risks

- 1.6. EWG is not liable for any damages arising from uncontrollable events such as force majeure incidents, government restrictions, military actions, suspension of activities, and other circumstances beyond our control. Engaging with EWG affirms your understanding of the inherent risks associated with our investment environment. Membership entails exposure to market risks experienced by participants in investment markets.
- 1.7. Investments carry potential risks along with opportunities for gains. By electing to allocate your funds to available opportunities, you acknowledge that the outcomes projected on the EWG platform cannot be assured. It is crucial for members to recognize that while opportunities for gains exist, there is also a risk of loss.

Insolvency Risk

- 1.8. Members should be aware that the insolvency or default of EFFORTLESSWEALTHGROUP LIMITED, operating under the trade name EWG, or any partners involved in managing the club's operations, could result in significant financial losses. In such events, there may be a need to liquidate or close positions and you may not recover the full value of your originally allocated capital, potentially incurring partial or total losses.
- 1.9. As part of your membership with EWG, you are required to acknowledge and understand the full spectrum of risks associated with your participation, including any operational disruptions or insolvencies that could affect asset values and investment returns.
- 1.10. It is crucial to familiarize yourself with all relevant details and governing regulations as outlined in the EWG Governance & Rules of Engagement Framework, along with a comprehensive understanding of the general principles governing our investment opportunities.

Current Scope of Investments

- 1.11. This clause is specifically designed to accommodate the inclusion of additional investment classes and opportunities in the future. Each class will be outlined under this section with specific investment opportunities and their associated risks listed as sub-items, ensuring clarity and compliance with regulatory requirements for each class of investments.
- 1.12. As of the last update (April 4th, 2025), the investment opportunities provided by EWG, exclusively to its Private Investment Club Members are presented in the table overleaf:

	Investment Class Defines the principal category of the investment, such as "Financial Products" or "Commodities," distinguishing the fundamental nature of the investment vehicles offered by EWG.	Category Specifies sub-categories within each Investment Class, such as "Foreign Exchange Market Investments" for Financial Products, which detail the specific markets or sectors targeted by the investment.	Associated Risks Describes the potential risks and uncertainties linked to each investment category, providing essential risk information to assist Members in making informed decisions.	EWG Opportunities Lists the particular investment opportunities provided by EWG within each category.
01	Financial Products	Foreign Exchange Trading	<ol style="list-style-type: none"> 1. Trading foreign exchange on margin carries a high level of risk, which may not be suitable for all investors. The use of leverage can magnify both gains and losses. 2. Market-driven price fluctuations, influenced by factors like supply and demand, investor perception, and changes in the underlying investments, add to the investment's volatility. As a result, the value of an investment in the foreign exchange market can vary significantly, often beyond anyone's control. 3. Members should understand that engaging in this market involves a risk of substantial losses, including the possibility of losing more than the initial capital invested. Therefore, it is essential for potential members to seek advice from an independent financial advisor to fully understand these risks. 4. The decision to allocate funds to a specific Asset Management Protocol (AMP) should be made with the understanding that projected returns are not guaranteed and past performance is not indicative of future results. 	<ol style="list-style-type: none"> 1. EWG x AXIS - AXS0001202502 - AMP-Mirrored Trading Account With Leveraged Access to the Foreign Exchange Markets [Asset Management Protocol: EXODUS]

END OF RISK WARNING POLICY