

Warning about Risks

Please carefully read the information below for you to understand the risks of investing in shares.

Please diversify your investments.

1. The diversification necessity when investing

1.1. Diversification proposes the distribution of your investments among different types of investments with different risks in order to reduce the overall risk. However, it does not reduce all types of risks. Diversification is an integral part of investing. Investors should invest only a portion of their available funds and balance their investments in safer, more liquid assets.

2. Investment risks

2.1. Investing in shares does not imply a regular return from investment, unlike mini-bonds that offer regularly paid interest. Please consider the following specific risks of investing in shares:

2.2. Loss of investments. Most businesses initially fail or do not expand as planned, therefore, investments in this kind of business can be associated with significant risk. You might lose all or part of your investments. You should invest only the amount you are willing to lose, and gather a diversified portfolio to spread the risk and increase the likelihood of the total income from the investment capital. If the business in which you invest, fails, the company will not return your investment.

2.3. Seldom dividend payment. Dividends are payments made by the business from the company's profits to its investors. That means that you are unlikely to experience the profitability of the investments until you can sell your shares. Profits tend to be reinvested in business to drive growth and increase the value of the shares.

2.4. Splitting up. Any investments in shares may be subject to splitting up in the future. Splitting up occurs when a company issues additional shares. The splitting up affects all existing investors who do not purchase newly issued shares. As a result, a company share package of existing investors reduces proportionally, or "is split", - it has an impact on a number of things, including voting, dividend rate and cost.

2.5. Investors should independently carry out tax obligations, being guided by the legislation of the country of which they are residents. Investors should identify and consider possible investment restrictions in the jurisdiction that they are subject to.

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