



STIR Research Disclosure

STIR Research is a leading publisher of independent tactical research specializing in the development, and analysis of tactical allocation models for Financial Advisors/Representatives and Institutional Investors. STIR is NOT a broker/dealer or registered investment advisor. STIR should be used only by sophisticated investors who are aware of the risk of investing in the market.

All content, materials, information, software, products, and research services included in or available through this website are provided "as is" and "as available" basis. We make no warranties, express or implied, as to the merchantability, fitness for a particular use or purpose, title, non-infringement or any other warranty, condition, guaranty, or representation, whether oral, in writing or in electronic form, including, without limitation, the accuracy or completeness of any information contained therein or provided by the research. Accordingly, we do not warrant that any data available through the research publications will be accurate, available, complete, uninterrupted or error free, or that any information, software or other material accessible from our website or our preferred fund families, or affiliates, is free of viruses, worms, or other harmful components. In addition, under no circumstances shall we or any of our affiliates be liable for any direct, indirect, incidental, special, punitive or consequential damages that result from mistakes, omissions, interruptions or deletions of files, errors or defects in the information available, delays in operation, transmission or failure of performance. If you are dissatisfied with any information available, your sole and exclusive remedy is to discontinue your Subscription Membership with STIR Research.

You must bear the risk of any liability relating to any of your use of the Website publications or the Research. Accordingly, your use of the website and research is entirely at your sole risk. Under no circumstances shall we or any of our affiliates be responsible to you or any third parties for any direct or indirect, consequential, special or punitive damages or losses you may incur in connection with our research publications, your use thereof or any of the data or other materials transmitted through or residing on our website or research, regardless of the type of claim or the nature of the cause of action, even if we have been advised of the possibility of such damage or loss. We are not responsible for any market losses occurred by a subscriber's decision to use our research models as trading tools, or for any market losses. This limitation applies whether the alleged liability is based on contract, tort, negligence, strict liability or any other basis. Because some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, STIR's liability in such jurisdictions shall be limited to the extent permitted by law.

STIR Research Model Performance

The analysis contained herein is provided "as is" without warranty of any kind, either expressed or implied. STIR its members and employees, are not liable for the usefulness, timeliness, accuracy, or suitability of any of the information, and specifically disclaims all other warranties, expressed or implied, including but not limited to implied warranties, merchant liability or fitness for a particular purpose. All opinions expressed herein are subject to change, and you should always obtain current information and perform due diligence before any trading. STIR is intended for a professional audience for informational purposes only and is not a recommendation to buy or sell any security, nor is it intended as specific advice for any individual investor's portfolio. All advice is impersonal investment advice and is provided for the exclusive use of our Subscribers. The user assumes all risk. STIR is NOT a registered investment advisor or broker-dealer. STIR officers and/or employees, may have long or short positions in the securities discussed herein and may purchase or sell such securities without notice. The securities mentioned in this document may not be eligible for sale in some states or countries, nor be suitable for all types of investors; their value and income they produce may fluctuate and/or be adversely affected by exchange rates, interest rates or other factors. Some analysis information is obtained from FastTrack which we believe to be reliable, but do not guarantee its accuracy. There is absolutely no guarantee that any theory, chart, or indices will assure market success. Under no circumstance should it be assumed that model position recommendations made in the past or the future will be profitable or will equal past performance.

STIR Research News Disclosure

STIR Research News is meant to inform the reader of our current market opinion, which we utilize in our decision-making. Nothing in this should be considered personalized investment advice. Although our employees may answer your general customer service questions, they are not licensed under securities laws to address your particular investment situation. No communication by our employees to you should be deemed as personalized investment advice. Any investments recommended in our website or research news should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company. STIR employees, its affiliates, and clients may hold positions in the recommended securities. STIR uses the SSL (Secure Sockets Layer). As you enter personal information (such as your password or address and phone number), SSL encodes it so that it is available only to you and the customer service representatives who will help