

DISCLAIMERS & DISCLOSURES TEXT

WEBSITE – Landing Page, under clearly visible, “Important Disclosures” section:

Investment Advisory Services offered through Laurel Wealth Advisors, Inc., a Registered Investment Adviser, www.laurelwa.com. All persons using the Sage Path Solutions website (“Site”) expressly agree to this disclaimer as a pre-condition to using this Site for any purpose whatsoever. The materials on the Site including, without limitation, news articles, informational data, and all other firm-specific information, are for informational purposes only and do not constitute financial, legal, tax or any other advice. All information reflected here is provided “as is” and Sage Path Solutions expressly denies making any direct or implied warranties concerning the fitness of content contained herein for any usage, its merchantability, or its application or purpose. Before making any investment or hiring any investment manager, investors should consult with a professional financial advisor, legal, and tax advisor to aid in due diligence as proper for their situation, to decide the suitability of the risk associated with any investment. Sage Path Solutions does not provide tax or legal advice and does not represent in any manner that the outcomes described herein will result in any particular tax or legal consequence. Investors must make their own financial and planning decisions based on their specific due diligence, investment objectives, financial, and individual circumstances. In no event shall Sage Path Solutions be responsible or liable for the accuracy of any such material or any damage or lost opportunities resulting from the use of this data.

By using this website, you understand the data and site material being presented is provided for informational purposes only. The information contained herein, including but not limited to research, market valuations, calculations, estimates and other material was obtained from sources are believed to be reliable. However, Sage Path Solutions does not warrant its accuracy or completeness. Nothing in this communication should be construed as an offer, recommendation, or solicitation to buy or sell any security. Sage Path Solutions provides investment advisory and planning services to investors who become Clients under a written agreement.

All investing involves risk, including the potential loss of money invested. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns; periodic investment plans do not assure a profit and do not protect against loss in declining markets. Investors should consider their financial ability to bear an investment in any security. Diversification does not eliminate the risk of market loss; historical returns, expected returns, and probability projections reflected herein are provided for informational and illustrative purposes only. Past performance is not indicative of future results.

Sage Path Solutions’ website and affiliated companies may include links to third-party websites. These links allow you to exit Sage Path Solutions’ website and enter third-party websites; they are provided only as a convenience. Linked websites are not reviewed, controlled, examined, sponsored, or endorsed by Sage Path Solutions. Sage Path Solutions assumes no liability for any inaccuracies, errors, or omissions in or from any data or other information provided on such pages.

FORM ADV

Investment Advisory Services offered through Laurel Wealth Advisors, Inc., a Registered Investment Adviser. The Investment Advisers latest Form ADV may be viewed on the SEC’s Investment Advisor Public Disclosure page at www.adviserinfo.sec.gov. The latest Form ADV 2Bs – Brochure Supplements for Sage Path Solutions may be viewed, here: _____ . (Create a link to individual team member brochures.)

FEE & ACCOUNT DISCLOSURES

Recommendations and fees may vary for each client. Advisory fees are calculated based on the amount of assets being managed. Sage Path Solutions does not make any representations regarding the execution quality of orders placed with any custodian/brokerage partner. However, Sage Path Solutions does monitor the execution quality of transactions to ensure clients receive the best overall trade execution under regulatory requirements.

HYPERLINKS

Sage Path Solutions website and affiliated companies may include links to third-party websites. These links allow you to exit Sage Path Solutions' website and enter third-party websites; they are provided only as a convenience. Linked websites are not reviewed, controlled, examined, sponsored, or endorsed by Sage Path Solutions. Sage Path Solutions assumes no liability for any inaccuracies, errors, or omissions in or from any data or other information provided on such pages. Sage Path Solutions does not review content, advertisements, activities, or any other information posted on sites linked by third parties. Any opinions or statements posted by third-parties are their own and may not be representative of the experience of others or indicative of future performance or success. Neither Sage Path Solutions nor any of its Advisors are responsible for the information, advertising, products, resources, links provided or other material, of any linked site. The inclusion of any link does not imply Sage Path Solutions sponsorship or endorsement of the linked site. In no event shall be liable, directly, or indirectly, to anyone for any damage or loss arising from or occasioned by the creation, use or reliance, on third-party websites or the information, advertising, products, resources, or material accessed through such websites. Sage Path Solutions reserves the exclusive right and sole discretion to add, decline or remove, without warning, any icon or link to a list or website, from the service and its website.

PERFORMANCE DISCLOSURES

Past performance is no guarantee of future results, and any expected returns or hypothetical projections may not reflect actual future performance. Furthermore, past returns may reflect the performance of assets for a finite time, or during a period of extreme market activity. All investments involve risk and may lose money. There can be no assurance that an investment mix or any projected or actual performance shown herein will lead to the expected results shown or perform in any predictable manner. It should not be assumed that investors will experience returns in the future, if any, comparable to those shown or that any or all of Sage Path Solutions' clients experienced such returns.

Performance information is presented net of all management fees and expenses unless marked otherwise. Commissions are not considered since clients on the Sage Path Solutions platform are not charged trading commissions. For all periods the performance information includes the reinvestment of dividends and interest unless otherwise noted.

Any comparison to traditional financial advisors is based on an evaluation of average fees and returns. Actual results may be different for each investor, and there can be no guarantee of enhanced returns due to additional diversification, investment selection, or the use of Sage Path Solutions' investment management service.

Projected and hypothetical performance is intended to show only an expected range of possible investment outcomes based on historical average returns and standard deviation of each investment type contained in the investment mix recommended by Sage Path Solutions but does not take into consideration the effect of taxes, changing risk profiles, or future investment decisions. Projected and hypothetical performance does not represent actual client accounts or actual trades and may not reflect the effect of material economic and market factors. The actual transaction costs in client accounts may be different.

Actual investors of may experience different results from any hypothetical results shown. There is a potential for loss, as well Sage Path Solutions as gain, not reflected in the hypothetical information portrayed. The hypothetical performance results shown do not represent the results of actual trading using client assets but were achieved using the retroactive application of a model designed with the benefit of hindsight. Investors should carefully review the additional information presented by Sage Path Solutions as part of any hypothetical comparison.

Any comparisons to indices are presented to provide you with an understanding of their long-term historical performance and are not presented to illustrate the performance of any security. The inclusion of market or composite indexes, benchmarks, or other measures of relative performance in the various risk/return charts does not imply that such indexes are appropriate performance measures for a client's portfolio, but rather are used solely to illustrate the risk and return characteristics of select market indexes during the period. An index's performance does not reflect the deduction of transaction costs, management fees, or other costs which would reduce returns. References to market or composite indexes, benchmarks, or other measures of relative market performance (indexes) over a specified period are provided for information only and do not imply that a portfolio will achieve similar returns, volatility or other results. The composition of an index may not reflect the way a portfolio is constructed about expected or achieved returns, portfolio guidelines, restrictions, sectors, correlations, concentrations, volatility, or tracking error targets, all of which may change over time. An investor cannot invest directly in an index. Because of the differences between the client allocations and any indices shown, Sage Path Solutions cautions investors that no index is directly comparable to the performance shown since each index has its own unique results and volatility, and such indices if shown, should not be relied upon as an accurate comparison.

The above list is not inclusive; additional performance disclosures and risk data are available, upon request. Please contact your Sage Path Solutions Advisor to discuss this matter further.

PRIVACY POLICY

Sage Path Solutions requires clients ("customers") to provide current and accurate financial and personal information. Sage Path Solutions will protect the information customers have provided in a manner that is safe, secure, and professional. Sage Path Solutions and its employees are committed to protecting customer privacy and to safeguarding that information. [\(Include a link to Firm Privacy Policy, here.\)](#)

PROXY VOTING

As a matter of policy, the Investment Adviser and Sage Path Solutions do not vote client securities. Clients either retain the responsibility to vote proxies or delegate such authority. Further details concerning proxy voting can be found in the Investment Adviser's Form ADV brochure. Note: When the clients retain proxy voting responsibility, the clients will receive their proxies or other solicitations directly from their custodian or a transfer agent.

TAX DISCLOSURES

Clients should confer with their personal tax advisors regarding the tax consequences of investing in any investment. Clients and their personal tax advisors are responsible for how the transactions conducted in an investment account are reported to the IRS or any other taxing authority on the client's personal tax returns. Sage Path Solutions assumes no responsibility for the tax consequences to any client of any transaction.