

## **Risk Warning**

To help you understand the risks involved in investing in shares, please read the information below carefully.

Please diversify your investments.

### 1. Need for Diversification When Investing

1.1 Diversification involves the distribution of your investments between different types of investments with different risks to reduce the overall risk. However, this will not reduce all types of risk. Diversification is an integral part of your investment. Investors should invest only a portion of their free investment funds and balance it with investments in safer, more liquid assets.

### 2. Investment Risks

2.1 Investing in shares does not imply a regular return on investment unlike mini bonds, which offer regular interest payments. Please consider the following specific risks when investing in shares:

2.2 Loss of investment. Most businesses initially fail or do not expand as planned, so investing in this business may involve significant risk. It is likely that you may lose all or part of your investment. You should invest only the amount you are willing to lose, and also build a diversified portfolio to spread the risk and increase the likelihood of total return on investment capital. If the business in which you invest fails, the company will not return your investment to you.

2.3 Rare payment of dividends. Dividends are payments made by a business from the company's profits to its investors. This means that you are unlikely to feel the return on your investment until you can sell your shares. Profits are usually reinvested in the business to stimulate growth and increase the value of your stakes.

2.4. Fragmentation. Any investments in shares may be subject to fragmentation in the future. Fragmentation occurs when a company issues additional shares. Fragmentation affects all existing investors who do not buy new issued shares. As a result, the shareholding of an existing investor is proportionally reduced or "fragmented", affecting a number of things, including voting power, dividends and value.

2.5 Investors should independently fulfil their tax obligations in accordance with the laws of the country of their residence. Investors should identify and take into account possible restrictions on investment in the jurisdiction in which they are residents.

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