



Risk Disclaimers

- 1. Smart Market Academy (SMA) Disclaimer:** THE SMA PRODUCT, IN PARTNERSHIP WITH MTI, PROVIDES INFORMATION THAT IS SOLELY FOR EDUCATIONAL PURPOSES AND IS NOT INTENDED AS INVESTMENT ADVICE, NOR IS IT SUITABLE TO YOUR INDIVIDUAL CIRCUMSTANCES. FOREIGN EXCHANGE TRADING CARRIES A HIGH LEVEL OF RISK AND MAY NOT BE SUITABLE FOR ALL INVESTORS. The high degree of leverage can work for you, as well as against you. Before deciding to invest, you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment and you should not invest money that you cannot afford to lose. You should seek advice from an independent financial advisor. Nothing contained herein or offered by SMA and MTI is an offer to buy or sell futures, stocks, options, or any other financial instrument. SMA and MTI are not Commodity Trading Advisors or financial or legal advisors of ANY KIND. SMA and MTI does not manage money, offer personalized advice, or otherwise direct trades or trade on your behalf. SMA and MTI are not liable for any losses you incur as a result of trading. Statements regarding results, pips, income, gains, or losses are not an express or implied guarantee of ANY KIND. Your individual results related to these statements and trading in general may vary. Information presented herein is solely for the purpose of general market commentary from the perspective of an individual analyst. All information is provided AS IS with no representation, warranty, or guarantee. SMA and MTI expressly disclaims all liability associated with reliance on the information provided.
- 2. Risk Disclaimer for Forex Trading:** Trading foreign exchange on margin carries a high level of risk, and may not be suitable for all investors. Past performance is not indicative of future results. The high degree of leverage can work against you as well as for you. Before deciding to invest in foreign exchange you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with foreign exchange trading, and seek advice from an independent financial advisor if you have any doubts.

- 3. Benefits and Risks of Leverage:** Leverage allows traders the ability to enter into a position worth many times the account value with a relatively small amount of money. This leverage can work with you as well as against you. Even though the Forex market offers traders the ability to use a high degree of leverage, trading with high leverage may increase the losses suffered. Please use caution when using leverage in trading or investing.

- 4. Hypothetical Results Disclaimer:** THE RESULTS FOUND ON THIS WEBSITE ARE BASED ON SIMULATED OR HYPOTHETICAL PERFORMANCE RESULTS THAT HAVE CERTAIN INHERENT LIMITATIONS. UNLIKE THE RESULTS SHOWN IN AN ACTUAL PERFORMANCE RECORD, THESE RESULTS DO NOT REPRESENT ACTUAL TRADING. ALSO, BECAUSE THESE TRADES HAVE NOT ACTUALLY BEEN EXECUTED, THESE RESULTS MAY HAVE UNDER-OR OVER-COMPENSATED FOR THE IMPACT, IF ANY, OF CERTAIN MARKET FACTORS, SUCH AS LACK OF LIQUIDITY. SIMULATED OR HYPOTHETICAL TRADING PROGRAMS IN GENERAL ARE ALSO SUBJECT TO THE FACT THAT THEY ARE DESIGNED WITH THE BENEFIT OF HINDSIGHT. NO REPRESENTATION IS BEING MADE THAT ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFITS OR LOSSES SIMILAR TO THESE BEING SHOWN.

The information that may be presented is based on simulated trading using systems and education developed exclusively by MTI. Simulated results do not represent actual trading. Please note that simulated trading results may or may not have been back-tested for accuracy and that spreads/commissions are not taken into account when preparing hypothetical results.

No representation is being made that any account will or is likely to achieve profits or losses similar to those that may be shown. Past performance is not indicative of future results. Individual results vary and no representation is made that clients will or are likely to achieve profits or incur losses comparable to those that may be shown.

- 5. RISK DISCLOSURE STATEMENT, DISCLAIMER AND INDEMNIFICATION:** Trading spot foreign currencies (“forex”) is not appropriate for all investors, and the risks of forex trading can be substantial. You should carefully consider whether forex trading is right for you in light of your particular circumstances and financial resources. By acknowledging this statement and contracting for the services provided by ByDzyne, you acknowledge that you have not sought advice from ByDzyne or its vendors regarding the appropriateness of forex trading for you, and ByDzyne or its vendors have not provided any such advice to you.

You agree and acknowledge further that the trading signals provided to you by ByDzyne or its vendors (trading signals) are not, and are not intended to be, an offer or solicitation to enter into any forex transaction, or any type of trading or investment advice, recommendation or strategy. You acknowledge that it is solely your decision to determine which, if any, trading signals to use for trading (whether actual or simulated) at a Retail Foreign Exchange Dealer, Futures Commission Merchant or other financial institution (collectively referred to as "Financial Institution"), and whether to send all, some, or none of the trading signals to such Financial Institution for execution.

You understand that past performance associated with any trading signals, whether actual, hypothetical or historically "back-tested" is neither necessarily indicative of nor a guarantee of future performance or success.

Trading signals may result in the total loss of the funds that you deposit at a Financial Institution, and you may incur losses in excess of your deposits. Leverage can work against you as well as for you, and can lead to large losses as well as gains. Moreover, funds held at such Financial Institution are typically not guaranteed or insured against misappropriation or the bankruptcy of the Financial Institution. You should only trade forex with funds that you can afford to lose.

Based on the foregoing, you agree that you shall not seek to hold ByDzyne or its vendors responsible for any losses associated with any trading signals provided to you by ByDzyne powered by MTI. In the event that any claims, suits, actions, damages, liabilities, obligations, losses, or expenses (including reasonable attorneys' fees) arise out of or relate to the relationship between ByDzyne and you, and/or any trading signals provided by ByDzyne to you, you agree to indemnify and hold ByDzyne harmless therefrom.

THIS BRIEF STATEMENT CANNOT DISCLOSE ALL THE RISKS AND OTHER ASPECTS OF THE FOREX MARKETS. YOU SHOULD CONSULT WITH YOUR FINANCIAL ADVISOR PRIOR TO TRADING FOREX.

- 6. Pip Grabber Disclaimer:** ByDzyne is not the adviser, and it is entirely up to the independent user, in its discretion to decide whether to accept a signal. ByDzyne makes zero claims as to the benefits of the Pip Grabber tool and that no assurances can be given that the independent user will profit from the use of the Pip Grabber tool or that the user will not lose of its money. SMA Products offered by ByDzyne are only for educational purposes. All Trading Systems carry risks. Past performance is not indicative

of future results. Individual results vary and no representation is made that clients will or are likely to achieve profits or incur losses comparable to those that may be shown.

The user of the Pip Grabber tools accepts sole responsibility for any and all-day trading, online trading, or online trading decisions, and accept that such decisions are made by user alone.

All transactions that occur in user's trading account with its broker and user accepts all legal responsibility for them. User understands that the Pip Grabber tool works with only a particular broker or a limited number of brokers. ByDzyne does not recommend any broker and it is user's sole responsibility to perform its own investigation and due diligence regarding use of the broker meets user's needs and is appropriate for user. If user believes that the broker is not appropriate for it, then it should not use or acquire the Pip Grabber tools.

Heavy losses can be incurred when buying or selling FOREX, Stocks, Futures, or Equities, and you should carefully analyze your financial condition to determine if trading FOREX, Stocks, Futures, or Equities Contracts, is financially prudent for you. You hereby acknowledge and understand that buying or selling Stocks, FOREX, Futures, or Equities, can expose you to severe risks including the fact that you can suffer a loss of a percentage (if not 100%) of your capital, cash, and/or assets pledged to trade Stocks, FOREX Lots, Futures Contracts, or Equities.

You understand that ByDzyne is not responsible in any way, whatsoever, for any trading transactions that occur in my trading account which is between me and my broker. You also agree that there may be periods when the market turns against your interests, or unfavorable market conditions arise which make it hard, if not impossible, for you to liquidate a position, and you assume full legal responsibility should this occur. You agree that purchasing or selling Stocks, FOREX Lots, Futures, and Equities, may result in a profit or loss.

The user should practice Demo Trading (trading accounts that do not use real cash) UNTIL you come about with a strategy that ensures results acceptable to you. Don't forget that real trading is substantially different from Demo trading. Demo Trading mitigates actual market conditions including, but not limited to, quick moving markets, failure to have an order filled, bad market conditions, and other conditions.

You must also understand that any profits will be subject to the payment of taxes. ByDzyne provides no tax advice and you are directed to discuss the tax consequences of your trades with your own tax professional prior to conducting trades.

ByDzyne does not represent itself as an Investment Advisor, or a Commodities Trading Advisor. ByDzyne therefore does not provide any kind, whatsoever, of any investing advice.

You should carefully think over your investment objectives, risks and experience before participating in the Futures & Forex market. It is important to not invest money you cannot afford to lose.

Considerable risks in Futures & Forex transactions exist. Those risks include without limitation, leverage, creditworthiness, limited regulatory protection and market volatility that may substantially affect the price, liquidity of a currency or currency pair or Futures Contract, world political conditions.

As a result of the volatile nature of Futures & Forex trading, any market movement will have an effect on your deposited funds. You could sustain a total loss of initial margin funds and be required to deposit extra funds to maintain your position. If you fail to satisfy any margin requirement, your position may be liquidated, and you become responsible for any losses. To manage exposure, employ different risk-reducing strategies.

There are also risks associated with using an Internet-based trading systems including, without limitation, the hardware, software, and Internet connection failures. ByDzyne is not responsible for any communication failures or delays when trading via the Internet.

ByDzyne is not liable for any loss or damage, including without limitation, any loss of profit, which may arise directly or indirectly from use of or reliance on systems and signals provided by services sold by ByDzyne such as the Pip Grabber tools. Moreover, ByDzyne is not responsible for correctness of any signals produced by such services or products.

- 7. Live Results Disclaimer:** The live training sessions may refer to current/live market rates of a particular currency and may also include live commentary on real time trades. The live values/results may differ based on the tracking portal used by each trainer or customer and the customers understand that ByDzyne or its vendors cannot ensure the accuracy of such results.

Live account results under the SMA are subject to verification and no information to this effect is endorsed or affirmed by ByDzyne or its vendors except expressly provided. Past performance is not indicative of future results.