



## Disclosures

Commentary on this website, newsletter, or blog reflects the personal opinions, viewpoints, and analyses of OnTrack Wealth Management employees providing such comments, and should not be regarded as a description of advisory services by OnTrack Wealth Management or performance returns of any OnTrack Wealth Management client. Information provided does not involve the rendering of personalized investment advice and views reflected in the commentary are subject to change at any time without notice. A professional advisor should be consulted before implementing any of the options and topics discussed and analyzed. Nothing in the newsletter, blog or website should be considered investment advice, legal advice, or tax advice. You should consult an attorney or tax professional regarding your specific legal or tax position. Investments involve varying levels of risk and there is no assurance an investment will be suitable or profitable for you. All investment strategies have the potential for profit or loss. Past performance is not a guarantee of future success.

Advisory services provided by OnTrack Wealth Management, LLC, an investment adviser registered with the State of Michigan. Registration does not imply any certain level of skill or training.