



IMPORTANT CONSUMER DISCLOSURE

Argent Advisors, Inc. ("*Argent*") is an SEC registered investment adviser located in Louisiana . *Argent* may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. *Argent's* web site is limited to the publication of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of *Argent's* web site on the Internet should not be construed by any existing or prospective client as *Argent's* solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by *Argent* with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to *Argent's* registration status, you may contact the state securities regulators for those states in which *Argent* maintains a registration filing. A copy of *Argent's* current written disclosure statement discussing *Argent's* business operations, services, and fees is available from *Argent* upon written request.

***Argent* does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to *Argent's* web site or incorporated herein, and takes no responsibility**

therefor. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be suitable for an existing or prospective client's investment portfolio. Past performance may not be indicative of future results. Therefore, no existing or prospective client should assume that future performance of any specific investment or investment strategy (including the investments or investment strategies recommended by *Argent*) made reference to directly or indirectly by *Argent* in its web site, or indirectly via a link to an unaffiliated third party web site, will be profitable or equal any historical performance levels. Historical performance results for investment indices or categories generally do not reflect the deduction of transaction or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results.

Certain portions of *Argent's* web site (i.e. newsletters, articles, commentaries, etc.) may contain discussions of, or provide access to, *Argent's* (and those of other investment and non-investment professionals) positions or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussions may no longer be reflective of current positions or recommendations. Moreover, no existing or prospective client should assume that any such discussions serve as the receipt of, or a substitute for, personalized advice from *Argent*, or from any other investment professional. *Argent* is neither an attorney nor an accountant, and no portion of the web site content should be interpreted as legal, accounting or tax advice.

Existing and prospective clients understand and acknowledge that any information resulting from the use of any economic calculator or similar device that may be contained within or linked to *Argent's* web site is not and should not be construed as the receipt of, or a substitute for, personalized individual advice from *Argent* or from any other investment professional.

Existing and prospective clients agree, as a condition precedent to accessing *Argent's* web site, to release and hold harmless *Argent*, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of their actions or omissions that are independent of their receipt of personalized individual advice from *Argent*.