

Social Media Guidelines

Our social media presence is aimed to share and discuss news and information about Ramirez Asset Management and the financial industry.

Please read the following guidelines designed to promote a positive online environment for all.

We take decisions on moderating posts only after careful and thorough consideration and would ask all participants to support Ramirez Asset Management in our task of moderation by complying with the rules of mutual respect and commentary that is relevant for the entire community.

We reserve the right to remove any posts that we deem to be inappropriate, offensive, of topic, and/or violate our guidelines.

We do not tolerate the following types of posts:

- Offensive, harassing, threatening conduct, stalking, or attacks on others
- Defamatory, abusive, obscene, and unlawful contributions
- Use of hateful language with regard to ethnicity, religion, gender, nationality, or political beliefs
- Fraudulent or illegal conduct, as well as false representation of facts
- Trolling or deliberate disruption of discussions
- Violation of intellectual property rights, personal rights, or other rights of third parties
- Spam
- Uploading of and linking to files that contain viruses or programs that could damage other people's computers
- Commercial solicitation or requests for donations
- Invasion of other people's privacy

We may post links to third-party sites when we think the content is informative and helpful. However, Ramirez Asset Management has not reviewed the entirety of those sites and no relationship, association, sponsorship or endorsement is suggested or implied by Ramirez Asset Management.

We will try to respond to comments and posts in a timely manner but cannot guarantee that we will reply to all comments and posts.

Legal Terms

This material is for informational purposes.

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Current market conditions are subject to change.

Any information contained herein reflects prevailing conditions as of the date posted, which are accordingly subject to change without prior notice. In preparing this material, we have relied upon the

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No endorsement of posted content or comments.

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Past performance is no guarantee of future returns.

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Please review disclosure documents carefully.

Investments in fixed income securities involve certain risks, which, along with the firm's potential conflicts of interest, brokerage practices, and Fee Schedule, are fully described in the firm's Form ADV Part 2 filing. All investors must receive a copy of the firm's Form ADV Part 2 prior to their initial investment with the firm and should review that disclosure document carefully. Please refer to the Investment Adviser Public Disclosure site https://adviserinfo.sec.gov/firm/summary/110637 for the firm's most current disclosures and Form ADV filings or refer to the firm's website at www.ramirezam.com for more information.

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