

## **Ramsey & Associates - Important Disclosure Information**

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The Program. R&A has developed an internet-based investment program (the "Program"). Under the Program, R&A is authorized, without prior consultation with client, to allocate the client's investment assets among one of R&A's model portfolios. Prior to becoming a Program client, you will be required to complete and/or execute certain documentation, including a Program agreement setting forth the contractual terms and conditions of the engagement and a Risk Tolerance Questionnaire. Upon review of the Risk Tolerance Questionnaire, R&A shall allocate the investment assets into the model portfolio (the "Portfolio") corresponding to the client's designated investment objective as determined from the Risk Tolerance Questionnaire. Thereafter, R&A shall rebalance the assets within the Portfolio on a periodic basis to maintain the designated asset allocation. Additionally, at R&A's discretion, R&A may also make tactical adjustments to the portfolio at any time. The underlying securities that comprise a Portfolio are subject to change at the exclusive discretion of R&A. However, R&A shall continue to manage the assets within the initial designated Portfolio until such time as the client has notified R&A, in writing (electronic mail will suffice), that there has been a change in his/her financial situation and/or investment objectives, and has submitted a new Risk Tolerance Questionnaire for review by R&A. Unless the CLIENT prior notifies R&A about a change in his/her financial situation and/or investment objectives, the extent of R&A's interaction with the client shall be limited to: (1) up to two initial telephone consultations; and, thereafter (2) a twelve (12) month annual review telephone conference to review Account performance and investment objectives. It remains the client's exclusive responsibility to notify R&A of any changes in his/her investment objectives and/or financial situation. R&A shall not be required to verify any information obtained from the client and is expressly authorized to rely thereon.

All information and documentation pertaining to the Program, including Portfolio descriptions, Risk Tolerance Questionnaire, R&A's written disclosure statement and Privacy Notice, and Account reports prepared by R&A shall be exclusively described and included on this internet website, and all other communications (except for [1] up to two initial telephone consultations; and, thereafter [2] a twelve (12) month annual review telephone conference to review Account performance and investment objectives discussed above) between R&A and the client shall be made electronically via the website and/or email. The service to be provided by R&A under this Agreement is limited to the management of the Assets under the Program and does not include financial planning, tax planning, insurance planning, estate planning, or any other related or unrelated consulting services.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by R&A) made reference to directly or indirectly by R&A in its website, or indirectly via a link to an unaffiliated third party website, will be profitable or equal the corresponding indicated performance level(s). Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective client's investment portfolio. Historical performance results for investment indices and/or categories generally do not reflect the deduction of transaction and/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.

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Each client and prospective client agrees, as a condition precedent to his/her access to R&A's website, to release and hold harmless R&A, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from R&A.