

**FACTS****WHAT DOES RAM FINANCIAL LLC DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and checking account information</li> <li>■ Email address and employment information</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Ram Financial LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ram share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing or for Questions</b>	<ul style="list-style-type: none"> <li>■ <b>Email support@aries.com</b></li> </ul> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Who we are	
<b>Who is providing this notice?</b>	Ram Financial LLC ("Ram")
What we do	
<b>How does Ram Financial LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  <a href="https://help.aries.com/privacy-policy">help.aries.com/privacy-policy</a>
<b>How does Ram Financial LLC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or give us contact information</li> <li>■ deposit funds or give us account information</li> <li>■ direct us to buy and sell securities</li> </ul>

<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include Aries Financial, Inc, the parent company of Ram Financial LLC, and its other subsidiaries</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with include vendors and business partners, data processors and advertisers. We do not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Ram does not jointly market</i></li> </ul>
<p><b>Other important information</b></p>	
<p><b>California Residents.</b> Under California law, we will not share information we collect about you with nonaffiliates unless the law allows. The California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, "CCPA"), provides California residents with certain rights regarding their personal information, including the right to (a) know what categories and specific pieces of personal information a business collects and how it is used, shared, and disclosed; (b) request deletion of personal information; (c) request correction of inaccurate personal information; (d) opt out of the sale or sharing of personal information; and (e) limit the use and disclosure of sensitive personal information. These provisions of the CCPA generally do not apply to personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act or the California Financial Information Privacy Act. If you are a California resident and would like to learn more about your rights, please see our CCPA Notice located in our Privacy Policy.</p> <p><b>Nevada Residents.</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p> <p><b>Vermont Residents.</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [insert URL].</p> <p><b>North Dakota Residents.</b> We will not share information we collect about you with nonaffiliates unless the law allows.</p>	