

FACTS	WHAT DOES RAM INVESTMENT PARTNERS, LLC DBA AVIER WEALTH ADVISORS (“AVIER”) DO WITH YOUR PERSONAL INFORMATION?	
Why?	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.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number, date of birth, marital status• Investment holdings and investment experience• Financial goals and financial history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	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 Avier chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Does Avier share?	Can you limit this sharing?	
For our everyday business purposes — such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share
Questions? Call 425.467.1011 or visit www.avieradvisors.com		

Who we are	
Who is providing this notice?	RAM Investment Partners, LLC dba Avier Wealth Advisors.
What we do	
How does Avier protect my personal information?	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. We also restrict access to your personal information to those individuals who need to know the information to provide services and/or products to you.
How does Avier collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open and Account or deposit funds
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness (we have no affiliates) • affiliates from using your information to market to you (we have no affiliates) • sharing for non-affiliates to market to you <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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>We don't have any affiliates</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. Avier does not share with nonaffiliates except in certain circumstances:</p> <ul style="list-style-type: none"> ▪ For everyday business purposes in providing services to you ▪ As required by regulatory authorities or law enforcement officials who have jurisdiction over Avier, or as otherwise required or permitted by an applicable law; and ▪ To the extent reasonably necessary to prevent fraud and unauthorized transactions. <p>Our nonaffiliated business partners included TD Ameritrade, Charles Schwab & Co., Inc., and Orion Advisor Technology</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Avier does not jointly market.</p>
Other important information	
<p>You may have privacy protections under applicable state laws, including those for California residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some case may be limited by you.</p> <p><i>California Residents:</i></p> <p>The California Information Privacy Act provides additional protections to control whether we share some of your personal information. In accordance with California law, we will not share information we collect about California residents with outside companies, except as permitted by law, such as with the consent of the customer or to service a customer's accounts.</p>	