



The Financial Conduct Authority ("FCA") of the United Kingdom would like to alert all recipients that:

### **Kramer and Associates Management Group LLC**

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is NOT authorised under the Financial Services and Markets Act 2000 ("FSMA") to carry on a regulated activity in the United Kingdom. Regulated activities include, amongst other things, advising on investments and dealing and arranging deals in investments ("investments" include stocks and shares).

The FCA believes that this organisation may be targeting UK customers. Therefore, we have added this firm to our list of unauthorised firms and individuals list. This list can be found at:

<http://www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid>

If you have any further questions on this matter please email our Consumer Contact Centre at [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk), or alternatively by telephone on 0800 111 6768. Overseas callers can contact us on (+44) 20 7066 1000.