

Dear Friends and Colleagues,

We are pleased to announce that we have signed a letter of intent to partner with the <u>Securities and Exchange Commission of Brazil</u> (CVM).

GFLEC looks forward to working together with CVM to improve financial literacy and the effectiveness of financial education in Latin America and the Caribbean (LAC). We are also very happy that our research work will be translated into Spanish and Portuguese and disseminated in the LAC region.

We will work in close partnership with CVM to explore a number of opportunities, including the creation of financial education programs and materials, the facilitation of a student exchange program, and the exchange and dissemination of research carried out by both institutions.

Financial literacy opens the door to a more secure future for people around the world. We are excited to partner with CVM as we advance research and find solutions to the problem of financial illiteracy.

To read the public announcement of the letter of intent, please click here.

Warm regards,

Annamaria Lusardi

Founder & Academic Director, GFLEC

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