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**From:** Lawrence Berman  
**Sent:** Thursday, November 7, 2024 3:50 PM  
**To:** [carlos.borromeo@arkansas.gov](mailto:carlos.borromeo@arkansas.gov); [ashley.golleher@arkansas.gov](mailto:ashley.golleher@arkansas.gov)  
**Cc:** Bradley Young <[Bradley.Young@IsraelBonds.com](mailto:Bradley.Young@IsraelBonds.com)>  
**Subject:** Thank You

Carlos and Ashley,

Thanks again for your kind hospitality, and for spending so much time with Brad and me on election day! I hope we were able to give you a better understanding of our firm and our products. We certainly appreciate your offer to introduce us to your fixed income managers.

As we discussed, we are expecting premium coupons by the start of the new year, so it would be of great help to have initial conversations, or preferably meetings, with the managers in December so we can prep them for the higher rates in January. If there is a manager you believe would be a better fit for our products, we would be grateful for that introduction first.

Thanks again for your time, review, and efforts. We deeply appreciate all three and hope we can partner with you to provide the State of Arkansas with a great investment.

Many thanks again,

Larry

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