



Fiduciary Promise

In work and in life, to get the **best results**, you must engage the most **excellent people**. We have learned that the most excellent people are also people of high integrity. Integrity means **doing the right thing** even when the price is painful or one's personal interest is at risk.

- We acknowledge we are a Registered Investment Advisory firm with a current registration that permits us to provide financial advice for fees.
- We acknowledge we are fiduciaries when we provide financial advice and services.
- We will serve our clients with integrity, competence, independence, objectivity, and professionalism.
- We will not misrepresent or omit any information, when marketing our services, which would cause clients to select us for the wrong reasons.
- We will provide full written disclosure for our credentials, ethics, business practices, and services.
- We will only provide advice and services when we possess the necessary knowledge to provide expert advice and quality services.
- We will maintain our levels of knowledge and professionalism by participating in the continuing education programs of recognized associations and other third party service providers.
- We will endeavor to achieve a thorough understanding of our clients' current situations, concerns, needs, and goals before we provide any financial advice or services.
- We will provide investment advice that is suitable in regard to our clients' return objectives and tolerances for risk.
- We will establish realistic expectations of the benefits and results that clients can expect from our advice and services.
- We will maintain the confidential nature of all client information and take reasonable steps to prevent access to the information by unauthorized people.
- We will provide open-architected financial solutions that offer our clients a broad range of investment choices not limited to any particular company or group of products.
- We will avoid potential conflicts of interest that impact the risk exposure, performance, or expenses of our clients' assets.

- We will avoid investment products that represent potential conflicts of interest, excessive expenses, or risk to our clients.
- When we become aware of potential conflicts of interest that are deemed unavoidable, full disclosure will be made in advance.
- We will be in compliance with all regulatory and statutory requirements that impact the delivery of our planning or investment services.
- We will provide reports and communications that can be easily understood by clients who are not investment experts.
- We will answer all client requests for information or resolution of problems in a timely, complete, and truthful manner.
- We will extend extra time and consideration to clients who have recently become responsible for significant assets or are facing substantial emotional trauma—for example, pending or recent retirees, widows and widowers, divorcees, and the terminally ill.
- We will have an agreement in place with clients in regard to the basis and amount of our compensation before any advice or services are rendered.
- We will provide full disclosure for all sources and amounts of compensation that result from our services.
- We will not accept additional amounts of compensation or other benefits from third parties for our advice or services to clients without our clients' knowledge in advance.
- We will provide a written service agreement that is counter-signed by clients and does not contain provisions that are in conflict with any applicable regulations or fiduciary standards of care.
- We will maintain appropriate records that document our analysis, advice, and client communications.

