



### ***Fiduciary Oath***

Adviser shall exercise his/her best efforts to act in good faith and in the best interests of the client. Adviser shall provide written disclosure to the client prior to the engagement of the adviser, and thereafter throughout the term of the engagement, of any conflicts of interest which will or reasonably may compromise the impartiality or independence of Adviser.

Adviser, nor any party in which Adviser has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. Adviser does not receive a fee or other compensation from another party based on the referral of a client or the client's business. Adviser adheres to the CFP® Board of Standards Code of Ethics which can be obtained at the website <http://www.cfp.net/learn/ethics.asp>.