

Fiduciary Oath

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

The advisor, or any party in which the advisor 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. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

What the Fiduciary Oath means:

- I shall always act in good faith and with candor.
- I shall be proactive in my disclosure of any conflicts of interest that may impact a client.
- I shall not accept any referral fees or compensation that is contingent upon the purchase or sale of a financial product.

Core Values

Competency:

Requiring the highest standards of financial planning.

Comprehensive:

Practicing a holistic approach to financial planning.

Compensation:

Using a Fee-Only model that facilitates objective advice.

Client-Centered:

Committing to a fiduciary relationship that ensures the client's interest is always paramount.

Full Disclosure:

Providing an explanation of fees and potential conflicts of interest.

