

## Fiduciary Responsibility

As your trusted financial professional, we take very seriously our fiduciary responsibility to act with good faith and integrity on your behalf. We feel a strong sense of loyalty to your interests, and every action we take reflects that allegiance.

Because we do not offer proprietary products, or benefit financially from steering you toward any particular investment vehicle, you can rest assured that our advice is totally objective, and based solely on endeavoring to improve your portfolio's performance. In fact, we hold ourselves accountable for that performance.

We also operate with full transparency. Our fee structure is based on a percentage of assets under management, and we fully disclose all fees upfront, including trading and clearing costs.

We know and appreciate the fact that you depend upon our extensive expertise, and value our ability to make sound judgments regarding your personal portfolio. We pledge to honor that trust by acting with the highest standards of honesty, integrity and fidelity to your best interests.