

True Fiduciary[®] Standards

01

Embrace the Legal Fiduciary Obligation to Place Clients' Interests First

02

Deliver Comprehensive Financial Planning

03

Provide Fee-Only Advice

04

Do Not Accept Commissions

05

Be Transparent on Client Costs, Fees, and Terms

06

Provide Transparency on Portfolios and Investments

In
Your
Best
Interest

07

Remain Independent from any Bank, Broker Dealer, Insurance or Custodian

08

Measure Client Performance Returns Using Independent Third Parties

09

Do Not Create Products to Sell or Price Any Public Securities

10

Do Not Physically Hold or Possess Any Client Assets, Securities, or Money



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