



Fiduciary Oath

- ◆ We shall act in good faith and in our client's best interest at all times.
- ◆ We shall provide disclosure to you of any conflicts of interest that may compromise our impartiality or independence.
- ◆ We shall not accept any referral fees or compensation that is contingent on the purchase or sale of a financial product.

Signed on this date: _____

(I'll sign this at your first meeting)

Rich Chambers, Julie Schatz, Jennifer Cray
NAPFA-Registered Financial Advisor