Our Management Oath

1. We will fully educate and inform you as to what comprises your custom investment portfolio, and why we recommended each investment;

2. We will define precisely what our responsibilities are with respect to our ongoing management advisory relationship;

3. We accept full responsibility for the investment management advice that we provide;

4. We will provide full transparency and full disclosure of all aspects of our management advisory relationship – including how and when we process our quarterly fee;

5. You will always know how your assets are invested and where those assets are held for safekeeping;

6. We will provide you with clearly measurable objectives and metrics for evaluating progress toward your individual investment goals;

7. We will define and communicate the service standards that you can expect, including:

   a. The Team
      - Your service team is available via phone, email or in-person
      - Your inquiries will be answered as soon as possible and always within 24 hours

   b. Services Provided
      - Your service team will facilitate and advise you on all facets of your investment portfolio, including: construction, rebalancing, all trading, reporting and money transfers

   c. Deliverables
      - Monthly statements
      - Rebalancing spreadsheets
      - Comprehensive quarterly performance reports with metrics

   d. Fee Structure
      - Quarterly in advance

   e. Communication Frequency
      - Open communication policy
      - Inquiries and requests will be addressed same day and never later than 24 hours after receipt

8. We will conduct ourselves beneath the highest moral and ethical standards, and we pledge to act professionally in your best interest at all times;

9. We will maintain professional objectivity and provide you with superior service at all times.