

FIDUCIARY OATH: PUTTING YOUR INTEREST FIRST



I believe in placing your best interests first. Therefore, I am proud to commit to the following five fiduciary principles:

I will always put your best interest first

I will act with prudence: that is, with the skill, care, diligence, and good judgment of a professional

I will not mislead you, and I will provide conspicuous, full, and fair disclosure of all important facts

I will avoid conflicts of interest

I will fully disclose and fairly manage, in your favor, any unavoidable conflicts

Advisor Signature: Joe Williams

Advisor Name: Joe Williams

Date: January 1, 2024