

## **FIDUCIARY OATH**

*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 interests 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* Benjamin R. Martinek  
Benjamin R. Martinek (Jul 5, 2015)

*Advisor Name* Benjamin R. Martinek

*Date* July 5, 2015

## **THE BONA FIDE FINANCE MEMBER PLEDGE TO CLIENTS**

*In my dealings with my clients, I pledge to be:*

**HOLISTIC IN OUTLOOK** I will consider all of your circumstances, family needs, goals, values, and aspirations when making comprehensive financial planning recommendations.

**PROFESSIONAL IN CONDUCT** I will protect your privacy. I will strive to maintain the highest ethical standards possible in my work and life. I will continually enhance my skills and credentials through continuing education, and I will refer you to other professionals when you need help in an area outside my expertise.

**EDUCATIONAL IN NATURE** I will guide you through your options and explain them clearly to help you make the best choices. I will always take the time to make sure you understand my advice.

**INDEPENDENT IN COMPENSATION** I will never sell you a product nor will I take a commission or a referral fee from another professional. You will receive objective, unbiased advice from me.

**COMMITTED TO YOUR SUCCESS** Holistic financial planning is a process, not an event, and I commit to adjusting your plan as your life goals change.

BONA FIDE  
FINANCE  
FINANCE IN GOOD FAITH