

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