



Fiduciary Oath

as of January 1, 2024

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

1. I will always put your best interests first.
2. I will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.
3. I will not mislead you, and I will provide conspicuous, full and fair disclosure of all important facts.
4. I will avoid conflicts of interest.
5. I will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

Advisor Signature: Alan Rhode

Advisor Name: Alan Rhode_____

Date: January 1, 2024_____

FEE-ONLY AGREEMENT

The definition of “fee-only” under NAPFA and the CFP Board is straightforward - if you can earn a commission by selling something in the financial services industry, you must disclose the commission and therefore cannot be fee-only. Any act of holding out as a fee-only advisor while ANY commissions are coming in constitutes a violation.

Notably, the CFP Board expands this definition to include even the ability to earn a commission, including through a related party. So having a “separate” insurance agency relationship to which clients could be cross-referred, or a relationship with a broker-dealer, violates the fee-only requirement. Holding an insurance license is permitted as a fee-only advisor - as some states actually require an insurance license even just to give insurance advice - but being appointed with an insurance company to sell their products would violate the fee-only requirements.