



The Fiduciary Oath:

I shall exercise my best efforts to act in good faith and in the best interests of you, the client. I shall provide written disclosure to you, the client, prior to our engagement, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise my impartiality or independence as your advisor/planner.

I, or any party in which I have a financial interest, do not receive any compensation or other remuneration that is contingent on any of your purchases or sales of a financial product. I do not receive a fee or other compensation from another party based on the referral of a client or the client's business.

What the Fiduciary Oath means to you:

- **I, as your advisor/planner, shall always act in good faith and with candor.**
- **I, as your advisor/planner, shall be proactive in disclosure of any conflicts of interest that may impact you, the client.**
- **I, as your advisor/planner, shall not accept any referral fees or compensation that is contingent upon the purchase or sale of a financial product.**

Signed by:

Phillip D. Bour, CFP[®], EA
NAPFA-Registered Financial Advisor[™]

Date