

Signature:  Michael G Rivas (Apr 17, 2014)

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## *FIDUCIARY OATH PUTTING YOUR INTERESTS 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 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*

  
Michael G Rivas (Apr 17, 2014)

*Advisor Name*

Michael G Rivas

*Date*

Apr 17, 2014