



DELIBERATE

FINANCES

Live Life. On Purpose.

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: _____

Advisor Name: _____

Ryan Frailich

Date: _____

12/10/2016