

Institute for the Fiduciary Standard Real Fiduciary™ Advisors Code of Ethics

Name of Firm:

Source: Institute for the Fiduciary Standard

Topic: Real Fiduciary™ Advisors

Type of Registration: Registered Investment Advisor (SEC or State)

Fiduciary: A fiduciary is an individual or firm occupying a special position of trust and confidence, the highest standard in law. A fiduciary must act in the best interest of the client, without regard to the fiduciary's financial interest.

Fee-Only: The advisor's only method of compensation is a fee: Asset-based, fixed, or hourly. Real Fiduciary™ Advisors do not accept any type of commission for the sale of financial products, transactions, or revenue sharing.

Validation: Real Fiduciary™ Advisors validate their fiduciary practices by publishing:

- The Institute's Real Fiduciary™ Practices.
- Online content that educates investors about fiduciary issues.

Real Fiduciary™ Advisors agree to:*

1. Serve our clients as fiduciaries at all times.
2. Only accept compensation paid to us by our clients.
3. Avoid conflicts to the best of our ability.
4. Disclose and explain important information and agreements verbally and in writing.
5. Maintain our designations with ongoing education of knowledge and skills.
6. Provide advice based on clients' goals, circumstances, concerns, and tolerances for risk.
7. Disclose clients' fees and expenses in writing.

Acknowledged By:

Firm

Signatory / Date

*The Real Fiduciary™ Code of Ethics summarize the Real Fiduciary™ Practices of the Institute for the Fiduciary Standard. Our advisors commit to meet these practices. Email info@thefiduciaryinstitute.org. View the Real Fiduciary™ Practices, at: <https://thefiduciaryinstitute.org/wp-content/uploads/2019/03/Real-Fiduciary-Practices-2019-02-22.pdf>