

FIDUCIARY OATH

APCM Wealth Management for Individuals believes in placing our clients' sole interests first. For this reason, we commit to these five fiduciary principles established, in part, by the Committee for the Fiduciary Standard. You can trust us to:

- 1. Place our clients' sole interests first and always
- 2. Act with prudence by exercising the skill, care, diligence, and the sound judgement of a professional
- 3. Deliver conspicuous, full, and fair disclosure of all-important facts and never mislead clients
- 4. Avoid conflicts of interest by not accepting fees or compensation based on product sales
- 5. Disclose fully and manage fairly, in the client's favor, unavoidable conflicts

Advisor Signature

Date

Advisor Name