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As a fiduciary, I'm writing to commit to the following five fiduciary principles:

I will always put your best interest first.

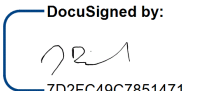
I will act with prudence; that is, with the skills, care, diligence, and good judgement of a professional.

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 avoid compensation conflicts of interest specifically by always operating under a fee-only structure. That is, I will only earn what I bill you directly. I will never charge commissions or sell products.

If there are any unavoidable conflicts of interest, I will fully disclose and fairly manage them in your favor.

Sincerely,

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Jonathan Bird  
Farnam Financial CEO