



I'm writing to commit Farnam Financial the following five fiduciary principles:

We will always put your best interest first.

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

We will not mislead you. We will provide conspicuous, full and fair disclosure of all important facts.

We will avoid conflicts of interest. We will minimize conflicts of interest specifically by always operating under a "fee-only" structure. That is, Farnam will only earn what it bills you directly. Farnam will never sell products or charge commissions.

If there are any unavoidable conflicts of interest, we will fully disclose them and make every effort to manage them in your favor.

Sincerely,

DocuSigned by:
Jonathan Bird

74D315D3D302454...

Jonathan Bird

Founder, Farnam Financial