

Fiduciary Oath

National Association of Personal Financial Advisors (NAPFA)

A NAPFA-affiliated advisor or firm is the 'gold standard' for investment professionals that provide independent investment advice and comprehensive financial planning services. NAPFA membership is limited to fee-only firms that meet the strict criteria of expertise, continued education and competency, objectivity, and a legal obligation to put the client's interest first.

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.

The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

What a Fiduciary Oath means:

- ▶ I shall always act in good faith and with candor.
- ▶ I shall be proactive in my disclosure of any conflicts of interest that may impact a client.
- ▶ I shall not accept any referral fees or compensation that is contingent upon the purchase or sale of a financial product.

Signed this 28th day of February 2008

Samuel P. Scott, CFP®

President of Sunrise Advisors, Inc.
CERTIFIED FINANCIAL PLANNER™
A NAPFA-Registered Financial Advisor

