

FIDUCIARY OATH

PUTTING YOUR INTERESTS FIRST



I believe in placing your best interests first. Therefore, I am proud to commit to the following five fiduciary principles:

I will always put your best interests first.

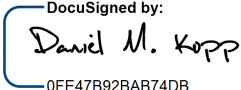
I will act with prudence; that is, with the skill, care, diligence, and good judgement of a professional.

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

I will avoid all conflicts of interest.

I will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

Advisor Name: Daniel M. Kopp

Advisor Signature: 
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Date: 11/30/2018