



Fiduciary Contract

Shoreline Financial Advisors, LLC (SFA) is an SEC registered investment adviser and is therefore a fiduciary to its clients. Additionally, every adviser and principal at SFA is required to attain the designation of CFP or CFA which subject their membership to further ethical standards. As such, SFA is willing and happy to enter into the following fiduciary contract. This contract applies to all services that we provide to our clients.

We commit to the following:

- We will always put your best interests first and ahead of our own interests and that of our firm.
- We will act with prudence; that is, with the skill, care, diligence, and good judgment of an investment professional. We will only recommend to you prudent investment strategies and we will take the time to explain them thoroughly and to your satisfaction. We will conduct extensive due diligence on both the investment strategies and investment vehicles which we employ for your account(s).
- We will fully disclose and be completely transparent concerning our fees and the total fees and costs you pay for the receipt of investment and financial advice. We will ensure that the total fees and costs you pay are reasonable.
- We will not mislead you, and we will provide full and fair disclosure of all material facts. We will take the time to explain these facts to you and ensure your full understanding.
- We will avoid conflicts of interest. We will never purchase proprietary products in your account(s). We will never purchase a product from an affiliated firm in your account(s). We will never purchase a product from a firm in which we hold a material interest in your account(s). We will not accept any form of third-party compensation as a result of managing your account(s).
- We will fully disclose and fairly manage, in your favor, any unavoidable conflicts. We will ensure your complete understanding of these few and rare conflicts of interest, when they occur. We will seek out and obtain your informed consent to such unavoidable conflicts of interest. We will recommend a course of action that is in your best interest.

We will enter into a contractually binding investment management agreement and investment policy statement with you that will ensure our mutual understanding of how your account(s) will be managed and the types of investments and limits of your exposure to these various types of investments.

Shoreline Financial Advisors, LLC

Date

Independent financial planning and investment management