



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 a professional's skill, care, diligence, and good judgment.
- I will not mislead you—I will provide conspicuous, full, and fair disclosure of all important facts.
- I will avoid conflicts of interest.
- I will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

Sincerely,

Scott Gardner, IAR

Sterling Wealth Management