



Fiduciary Standard

As your financial advisor, we have been serving you as a fiduciary all along

A "fiduciary" is someone who manages an investor's assets and has a legal and ethical obligation to put the investor's interests first. That means helping the investor make decisions in his or her best interests. This fiduciary standard has always been at the core of our firm's mission to our clients.

Here's how we protect you and your investments:

- **We always put the investor's needs first.** We are committed to the highest professional and personal standards, and this commitment remains as strong as ever. Our sole focus is on your financial needs and goals and how we can best help you pursue them.
- **We always act in the investor's best interests.** We are committed to putting your needs and goals before those of our firm. We strive to avoid any conflicts of interest, and if they arise and are unavoidable, we disclose these to you immediately. We provide a high level of transparency around any fees or expenses associated with your accounts, so that you always know what you own and what you're paying for it, so there are never any surprises. We will disclose all fees and expenses that we are reasonably aware of on products that are presented to you.
- **We are an independent and objective resource.** As an independent firm, we provide you with objective, unbiased advice based solely on your needs and goals. We provide guidance that is objective, and unencumbered by any potential conflicts of interest. We have no vested interest in promoting a particular product or service. Our only interest is that your financial objectives are met.

Understanding the Fiduciary Standard

In financial services, there have traditionally been two types of standards: the suitability standard and the fiduciary standard.

The suitability standard is defined as determining whether an investment product or strategy is "suitable" for the investor based on his or her financial objectives and risk comfort level. Many advisors operate under the suitability standard where the advisor simply determines whether a recommended product or strategy is suitable for the client.

The fiduciary standard is a higher level of responsibility for the advisor. The fiduciary standard goes beyond suitability and requires that any advice (before, during and after this document is signed) on products and strategies be provided in the best interests of the investor. The fiduciary standard of care requires that the advisor take into consideration whether the fees are reasonable, whether there are any conflicts of interest, and whether the investments are adequately diversified.

Our Commitment to You

As your advisor, we adhere to the fiduciary standard, and we believe this model of disclosure and transparency is in your best interests. In our view, you deserve to have your needs put first and the strategies and investment products we recommend should align according to those needs. Our fiduciary standard mandates that every single recommendation we make must be based on your best interests, and there is no circumstance when we can place our interests above yours. Specifically, no recommended transaction will cause IBN Financial Services, Inc., its affiliates, your advisor or any related entities to receive, directly or indirectly, compensation for our services that is in excess of reasonable compensation. By adhering to the fiduciary standard, we believe we can provide you with the highest standard of care for all your investment and retirement needs.

IBN Financial Services, Inc., any affiliate or related entity, to best of its knowledge, does not use or rely upon quotas, appraisals, performance or personal actions, bonuses, contests, special awards, differential compensation or other actions or incentives that are intended or would reasonably be expected to cause advisors to make recommendations that are not in the Best Interest of the Client (excluding differential compensation based on neutral factors).

Our review process provides that all transactions must pass a rigorous review from our compliance department to assure that there are no material conflicts of interest or misleading statements associated with your decision to use any of our products. Our Chief Compliance Officer is Timothy E. Evans, and he can be reached at 315-652-4426 or by email at compliance@ibrokernet.com.

SAFEGUARDING YOUR FINANCIAL DREAMS

When it comes to managing your money, your financial relationships should be built on a foundation of trust, integrity and transparency. Not all firms and advisors adhere to the same legal and regulatory standards. We will use due diligence to reasonably assure our clients that no matters relevant to your investment decisions were or will be materially misleading at the time they are or were made. We remain committed to earning and maintaining your trust through expert advice and effective strategies custom tailored to your unique needs. We define our success by seeing you succeed in achieving your financial goals.

Our Pledge to the Fiduciary Standard

Always put the investor's best interests first.

Act with prudence, providing the investor with the skill, diligence, and good judgment of a trusted advisor.

Provide full and fair disclosure of all important facts.

Ensure all investment advice and analysis is accurate and complete.

Avoid conflicts of interest and fairly manage, in the client's favor, any unavoidable conflicts of interest.

Describe Client Goals & Objectives (narrative):

Other Investment Choices Discussed:

Investment Chosen:

Investment Decision Detailed Expenses:

Expense Name	Description	Expense Percentage	Frequency
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Client Signature

Client Printed Name

Date

Representative Signature

Representative Printed Name

Date