



Statement of Fiduciary Commitment

Shore Financial Planning is a Registered Investment Advisor (RIA) legally bound by the fiduciary standard when serving clients. Simply put, we are required by law to always act in our clients' best interest.

To be specific, Shore Financial Planning makes the following commitments to its clients:

- 1) We will always put our clients' interest first – ahead of our own, that of our firm, and our employees. As defined by federal law, we will act as fiduciary.
- 2) When selecting investments, we will act as the clients' agent, seeking the best investments at the best prices at all times.
- 3) While neither we nor anyone can promise superior investment returns, we will provide impartial advice and act with skill, care, diligence and good judgment in the management of our clients' investment portfolios.
- 4) We will provide full and fair disclosure of all important facts, including a clear description of the advisory fees we charge, as well as all fees we pay to others on our clients' behalf.
- 5) We will fully disclose and fairly manage, in our clients' favor, any unavoidable conflicts of interest.

A handwritten signature in black ink, appearing to read "Joe Vecchio", with a long, sweeping horizontal line extending to the right.

Joseph Vecchio CPA, CFP®, MBA
Founder & President
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