



SHOREPINE
WEALTH MANAGEMENT

Jane and John Doe
95 Marin Way
Any town, CA 94920

RE: Fiduciary Oath Disclosure

Dear Mr. And Mrs. Doe,

We are sending this letter because we are providing investment advice to you regarding your retirement accounts.

When giving investment or financial planning advice to clients, we will meet the following standards:

1. We will act as a fiduciary in all our dealings with you. This means that our firm and its advisory employees will give advice on, or manage, your assets prudently and with undivided loyalty to you while always placing your interests ahead of ours and our advisory employees.
2. We will observe at all times the following “Impartial Conduct” standards:
 - a. We will always give investment advice that is in your best interest. This best interest standard has two components (prudence and loyalty).
 - Under the “prudence standard,” our advice will reflect the care, skill, prudence and diligence of a reasonable prudent adviser; and
 - Under the “loyalty standard,” our advice will be based on your interests rather than our competing financial interests (or the financial interests of our advisory employees).
 - b. We will charge no more than reasonable compensation for our services.
 - c. We will make no misleading statements about investment transactions, compensation or conflicts of interest.

There is no need to respond to this letter. However, you should always feel free to contact the undersigned if you have any questions or concerns about the management of your assets. We value our relationship with you.

Sincerely,

Marc W. Lieberman, CFA
Managing Member / Portfolio Manager

Reviewed by: _____