



Statement of our Fiduciary Commitment to Clients

Pittenger & Anderson, Inc. is an SEC-registered investment advisor (RIA) legally bound by the fiduciary standard when serving clients. This means we will always act in our clients' best interests. To you, our client, we commit to the following:

- 1) We will always put our clients' interests first, ahead of our own and that of our employees and firm. We will always act as a fiduciary, as the term is legally defined.
- 2) P&A will provide full disclosure of our fees as well as fees and commissions you pay to mutual fund companies and our custodian.
- 3) When selecting investments, our goals are to minimize expenses and maximize performance, taking into account factors such as liquidity, size, and diversification.
- 4) P&A will fully disclose and manage in our clients' favor any conflicts of interest that may arise. The fee-only business model eliminates the vast majority of conflicts between advisor and client. Still, as a fiduciary, we are required to put our clients' interests ahead of our own.
- 5) We will not receive any fee or commission from any products or service we utilize on your behalf in your investment portfolio.
- 6) P&A will provide our clients with impartial financial advice at all times and will utilize diligence and good judgment in the management of our clients' investment portfolios.
- 7) We will manage our clients' investment portfolios for results first and superior investment performance second. Results include liquidity needs, accommodating a client's existing positions, and supporting philanthropic endeavors.

Signed on behalf of the Pittenger & Anderson team:

A handwritten signature in black ink, appearing to be "JPittenger".

Jim Pittenger

A handwritten signature in black ink, appearing to be "Dan Anderson".

Dan Anderson