

Exhibit #4 – Ethics Pledge

NATIONAL ETHICS BUREAU™

THE ETHICS PLEDGE FOR ALL APPROVED MEMBERS OF THE NATIONAL ETHICS BUREAU™

- **I will** always commit myself to protect and promote the interests of my clients, and will always conduct myself in a way that reflects well on my profession.
- **I will** be totally honest when explaining my education and business background, professional designations, and years of industry experience.
- **I will** be completely truthful by not exaggerating the realistic returns or future value one can expect from any product, transaction, service, or investment that I may recommend.
- **I will** always disclose the important features of a product, transaction, service, or investment and disclose potential risks that may negatively affect future performance or value.
- **I will** always consider both my client's current and future needs to determine the proper suitability of any recommendations that I may make.
- **I will** respect the confidentiality of any information entrusted to me or obtained in the course of my business or professional activities.
- **I will** only use sales presentations and advertising materials, including product illustrations that are completely accurate and compliant with state and federal regulations.
- **I will** always provide my clients with copies of all required documents that relate to the product, transaction, service, or investment that I have recommended to them.
- **I will** always refer my clients to a more specialized professional advisor when their needs go beyond my current license or expertise.
- **I will** consistently educate myself as to the new laws and regulations in my industry, and I will always act in good faith toward those I serve.

I acknowledge that I must maintain my exemplary ethics and professional conduct in order to meet the fundamental requirements of approved membership in the National Ethics Bureau, and that to the degree that I develop a strong reputation for being honest, forthright and always putting the needs of my clients first, will be the degree to which I will be truly successful, both personally and financially.

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Please visit the NEB website at www.ethicscheck.com.

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