

Conflicts of Interest	Address by	How conflicts will be addressed
We earn compensation by selling products and services to you for which you pay us.	Disclosing Controlling	<ul style="list-style-type: none"> We will inform you of fees, commissions and other compensation in advance so that you know what you will be paying. Please consult our list of fees in the documentation we send you when opening an account. We offer a variety of pricing options to choose from such as fees or commissions.
Different products have differing levels of compensation.	Disclosing Avoiding	<ul style="list-style-type: none"> Our compensation is disclosed to you and we offer pricing alternatives intended to reduce the conflicts associated with commission-based pricing. We are required by industry regulations and firm policy only to make investment recommendations that are specifically suited for you and adapted to your situation. We may choose not to offer a complex product that carries a high commission.
We would like you to use more of our services.	Avoiding Controlling	<ul style="list-style-type: none"> We do not engage in "tied selling", where purchase of one service is conditional on buying another as well. We have policies and procedures prohibiting recommendations made solely for the purpose of generating revenue for us. Management has put in place compliance programs to help identify and address concerns.
If you have an account managed by the Financial, we have discretion or control over transactions in your account.	Controlling	<ul style="list-style-type: none"> Regulations require that we disclose to you and obtain your specific approval to buy securities of either related and connected companies or issuers.
We procure research services by means of brokerage fees.	Disclosing	<ul style="list-style-type: none"> Regulatory organizations require disclosure of this type of fee in public documents such as financial statements. You can consult these documents on our website. We have put in place policies and procedures to manage these types of fees.