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USADVISORS FINANCIAL GROUP'S GUIDING PRINCIPLES

On this piece of paper, these are merely words, but in our offices and in our relationships, these are simple truths we live by every day.

HOW WE RESPECT ONE ANOTHER:

- ★ People are treated with dignity and respect.
- ★ Create a safe & open environment.
- ★ Create the means for personal and professional growth through education and practical application.
- ★ Confidentiality is maintained.
- ★ Trust, communicate and verify through follow-through.

HOW WE WORK TOGETHER:

- ★ Work should stretch our capabilities and be fulfilling.
- ★ Celebrate our team's victories.
- ★ Open minds open doors.
- ★ Meetings should have a purpose and be focused.
- ★ Regular communication is provided on progress of personal and company goals.
- ★ "Semper Paratus" Latin: (always prepared).
- ★ We encourage community involvement.

HOW WE EMBRACE CONFLICT:

- ★ Honor timely and tactful truth versus making people feel good.
- ★ Disagreement does not mean disrespect.
- ★ Secrets and disloyalty undermine our mission and vision.
- ★ Focus on the solution rather than the problem.
- ★ Seek to understand before trying to be understood.
- ★ Take responsibility for your actions.

HOW WE EMBRACE PROGRESS:

- ★ Do what you say and say what you do.
- ★ Individuals affected by decisions should be notified in a timely manner.
- ★ Individuals affected by decisions are encouraged to provide feedback.
- ★ Team members will be supportive of each other and of the team's decisions.