

7 REASONS
WHY
SUCCESSFUL
INVESTORS
CHOOSE
FIDUCIARIES

7 Reasons Why Successful Investors Choose Fiduciaries

WHY SHOULD YOU TRUST YOUR NEST EGG
with a FIDUCIARY?

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7 Reasons Why Successful Investors Choose Fiduciaries

1

INDEPENDENCE

When giving advice, your fiduciary works solely for you.

Working as your fiduciary, your advisor is required by law not to engage in any self-dealing or other conflicts of interest. In fulfilling his or her obligations and duties to you, your fiduciary should perform required due diligence prior to making recommendations. Thus, acting in a proactive manner on your behalf.

2

EDUCATION

Your fiduciary follows a duty of care.

Your fiduciary cares for you, educating you on the different aspects of your financial plan and ensuring your understanding of how all the pieces fit together to create a sound plan. Your fiduciary gives you confidence in your financial future.

By keeping you informed of new recommendations, the impact of those recommendations, as well as disclosing all important information associated with those recommendations, a fiduciary helps remove unwanted surprises.

3

COMPETENCE

Fiduciaries are held to the highest standard of the law when making recommendations for products and services.

In addition, the best fiduciaries will often leverage subject matter experts by tapping an entire industry of knowledge, not just the offerings of one company. This ensures you receive the best advice and recommendations.

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4

INTEGRITY

Your fiduciary places your needs and objectives at the forefront of all planning decisions.

The financial services industry is plagued with high-commission products, company incentives and production contests. Your fiduciary is required by law to provide honest advice, based solely on your situation, and not to be swayed by outside pressures.

Even the most ethical advisors are faced with the dilemma of balancing recommendations that meet your needs, while also being paid appropriately. If your advisor works for another company, he or she may not have the option of recommending the best product for your situation. Instead, advisors may only be able to offer the products of the company they work for.

5

COMMUNICATION

Your fiduciary keeps you informed.

Keeping you informed, as well as disclosing all important information associated with recommendations, minimizes unwanted surprises, and creates the foundation for a healthy collaborative relationship.

6

CONFIDENCE

Great fiduciaries impart confidence!

However, imparting confidence is not enough to establish the fiduciary role. Only when that confidence is accepted by the client, is the fiduciary relationship established, causing dependence by the client and influence by the advisor.

Knowing that you have a fiduciary working for you should help provide confidence and peace of mind.

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7

TRUST

Your fiduciary's duty to you is the most scrutinized relationship under the law.

Trust, once earned, is the highest honor any advisor can receive from a client. One of an advisor's biggest challenges is telling his or her client what they need to hear...especially when the client does not want to hear it. Your fiduciary is committed to a code of ethics and has an obligation to give you straight answers, providing the strongest foundation upon which to build trust.

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And THAT is why you should trust your nest egg with a FIDUCIARY...the elite of the financial services industry.

Choose a FIDUCIARY.