

How Our Fiduciary Standard Protects You



You may have heard media reports about a new fiduciary rule for retirement accounts that President Trump has called for a review of just two months before it was to go into effect. Understandably, you have questions about how this might impact to your accounts. The rule was designed to ensure recommendations made by financial advisors to their clients regarding their retirement accounts are always made in the best interests of the client without any conflicts of interest.

The good news is that doesn't affect your accounts at all. As a Registered Investment Advisor, we are already under the highest fiduciary standard—so enacting the rule, changing it, or possibly rescinding it doesn't change our status. We have had this higher standard in place all along and will continue to do so. It's always been part of our DNA.

As your financial advisor, we have been serving you as a fiduciary all along

A “fiduciary” who manages an investor’s assets has a legal and ethical obligation to put the investor’s interests first. That means helping the investor make decisions in his or her best interests. This fiduciary standard has always been at the core of our firm’s mission to our clients.

Here’s how we protect you and your investments:

- **We always put your needs first.** We are committed to the highest professional and personal standards, and this commitment remains as strong as ever. Our sole focus is on your financial needs and goals and how we can best help you pursue them.
- **We always act in your best interests.** We are committed to putting your needs and goals before those of our firm. We strive to avoid any conflicts of interest, and if they arise and are unavoidable, we disclose these to you immediately. We provide a high level of transparency around any fees or expenses associated with your accounts, so that you always know what you own and what you’re paying for it, so there are never any surprises.

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- **We are an independent and objective resource.** As an independent firm, we provide you with objective, unbiased advice based solely on your needs and goals. We provide guidance that is truly objective, unencumbered by any potential conflicts of interest. We have no vested interest in promoting a particular product or service. Our only interest is that your financial objectives are met.

UNDERSTANDING THE FIDUCIARY STANDARD

In financial services, there have traditionally been two types of standards: the suitability standard and the fiduciary standard.

The suitability standard is defined as determining whether an investment product or strategy is “suitable” for the investor based on his or her financial objectives and risk comfort level. Many advisors operate under the suitability standard where the advisor simply determines whether a recommended product or strategy is suitable for the client.

The fiduciary standard is a higher level of responsibility for the advisor. The fiduciary standard goes beyond suitability and requires that any advice on products and strategies be provided in the best interests of the investor. The fiduciary standard of care requires that the advisor take into consideration whether the fees are reasonable, whether there are any conflicts of interest, and whether the investments are adequately diversified.

OUR PLEDGE TO THE FIDUCIARY STANDARD

- Always put your best interests first.
- Act with prudence, providing you with the skill, diligence and good judgment of a trusted advisor.
- Provide full and fair disclosure of all important facts.
- Ensure all investment advice and analysis is accurate and complete.
- Avoid conflicts of interest and fairly manage, in the clients’ favor, any unavoidable conflicts of interest.

OUR COMMITMENT TO YOU

As your advisor, we adhere to the fiduciary standard, and we believe this model of disclosure and transparency is in your best interests. In our view, you deserve to have your needs put first and the strategies and investment products we recommend should align according to those needs.

Our fiduciary standard mandates that every single recommendation we make must be based on your best interests, and there is no circumstance when we can place our interests above yours. By adhering to the fiduciary standard, we believe we can provide you with the highest standard of care for all your investment and retirement needs.

SAFEGUARDING YOUR FINANCIAL DREAMS

When it comes to managing your money, your financial relationships should be built on a foundation of trust, integrity and transparency. Not all firms and advisors adhere to the same legal and regulatory standards.

We remain committed to earning and maintaining your trust through expert advice and effective strategies custom tailored to your unique needs. We define our success by seeing you succeed in achieving your financial goals. And our focus remains on serving your interests first and foremost.

Integrity Advisory provides objective, comprehensive financial direction. We are fee-only, no commissions, no products, just honest expert advice based on your financial goals.



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