

Do you know the difference between your **physician** and your **financial advisor?**



Your physician must hold to a Fiduciary Standard, which means he has an ethical obligation to act in your best interests.

Only Financial Advisors who are also Registered Investment Advisors are held, by law, to a Fiduciary Standard. Financial Advisors who accept Commissions are usually not fiduciaries and may be influenced to act in their own interests – not yours.

FOCUSonFiduciary™

fi·du·ci·ary – A Financial Advisor held to a Fiduciary Standard occupies a position of special trust and confidence when working with a client. As a fiduciary, the Financial Advisor is required to act with undivided loyalty to the client. This includes disclosure of how the Financial Advisor is to be compensated and any corresponding conflicts of interest.

FOCUSonFiduciary™ -To protect you and your financial livelihood

Learn more by visiting www.FocusOnFiduciary.com

*This message was brought to you by the National Association of Personal Financial Advisors (NAPFA) Consumer Education Foundation