

How Our Fiduciary Standard Protects You



FSC
WEALTH ADVISORS



In the world of financial advising, the “fiduciary” has become a buzzword, with many seeking to understand its implications for their retirement accounts. The goal of this post is to delve into the realm of the fiduciary standard and explore how it affects your financial well-being. Rest assured, as a Registered Investment Advisor, we have always held ourselves to the highest fiduciary standard, putting *your interests above all else*.

The Fiduciary Rule: Regulation Best Interest

The new fiduciary rule, known as Regulation Best Interest, seeks to ensure that financial advisors make recommendations to their clients' retirement accounts that are in their best interests, free from any conflicts of interest. While this rule may be of concern to some, it does not have an impact on our status as we have been operating under the highest fiduciary standard all along. Our commitment to serving you as a fiduciary has been ingrained in our DNA from the beginning, and it remains unwavering.

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

As your financial advisor, we have always acted in your best interests, with a dedication to transparency, integrity, and putting your needs first. We go the extra mile to avoid any conflicts of interest, and in the rare event they arise, we promptly disclose them to you. Our goal is to provide you with full clarity on any fees or expenses associated with your accounts, ensuring there are never any surprises.

A fiduciary is bound by a legal and ethical duty to prioritize your interests, assisting you in making decisions that align with your best interest. At the core of our firm's mission is the **fiduciary standard**, which guides us through our entire planning process in safeguarding your investments and financial goals.

The Pillars of Our Fiduciary Approach:

1. **Independence and Objectivity** - As an independent firm, we provide unbiased advice solely based on your unique needs and objectives. Our guidance is free from any conflicts of interest, ensuring that we have no vested interest in promoting specific products or services. Our primary focus is on achieving **your** financial objectives.
2. **Putting You First** - Our unwavering commitment to the fiduciary standard means that every recommendation we make is based solely on your best interests. There are no exceptions, and we will never prioritize our interests over yours.

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When it comes to managing your assets - trust, integrity, and transparency are paramount. Not all financial firms and advisors adhere to the same standards, but we remain committed to earning and maintaining your trust through expert advice tailored to your unique needs. Our ultimate measure of success is seeing you achieve your financial goals, and that's where our focus lies.

UNDERSTANDING THE FIDUCIARY STANDARD

In the financial world, two main standards have traditionally governed advisors - the suitability standard and the fiduciary standard. The suitability standard determines whether an investment aligns with the investor's objectives and risk tolerance. On the other hand, the fiduciary standard represents a higher level of responsibility, requiring that all advice provided is in the best interests of the investor.

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 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 any recommendations we make should align according to those needs.

Embracing the fiduciary standard has always been an integral part of our commitment to you. We firmly believe that this model of transparency and disclosure serves your best interests, ensuring that your financial needs come first and that our strategies align with your goals. Rest assured, we are here to protect your financial dreams, offering expert advice and customized strategies to help you build a secure and prosperous future. Your trust in us is our most valued asset, and we pledge to uphold the fiduciary standard in every step of your financial journey.

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.

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