

# A MATTER OF TRUST...

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Effective relationships between investors and advisors are built on trust. That trust is grounded in a commitment by the advisor to act solely in your best interests. But how can you be sure that the person you are entrusting not only embraces their commitment but is fully qualified to fulfill it?

Background research and client references will reveal an advisor's experience and reputation. But one way you can quickly find out is to ask if the advisor is an investment fiduciary who has earned the **Accredited Investment Fiduciary® (AIF®)** Designation.

## *WHO IS A FIDUCIARY?*

A fiduciary is any investment professional or financial advisor who is required by law and practice to **act solely in the interests of and with undivided loyalty to their clients**. A fiduciary's advice and recommendations must align with your specific objectives, timeframe, and risk tolerance. When managing your assets, a fiduciary must strive for an optimal balance of risk and return. That person must exercise care, skill, diligence, and objectivity in evaluating, recommending, and reviewing investment options.

To maintain the AIF® Designation, Designees must complete continuing education training to keep up to date with changes in the industry and the ongoing evolution of legal requirements under the fiduciary standard. They also must recognize and formally affirm the principals and obligations stated in the Designee Code of Ethics, which governs their professional and ethical conduct.