

Financial Planning • Employee Benefits • Wealth Management

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If you are like most people, you assume that the professionals who provide investment and planning advice are required to act in your best interest. Under current financial laws and regulations, there are actually two sets of rules. One set is for licensed professionals, including brokers and insurance company agents/representatives, that primarily sell financial products. These salespeople are held to a suitability standard meaning products they offer must be suitable for client needs, objectives and unique circumstances.

The other set of rules is for professionals registered as investment advisors with the federal Securities and Exchange Commission or comparable state regulators. Registered investment advisors are obligated to place your interests first. These are the professionals that agree to act as a fiduciary. Fiduciary advisors must be loyal to serving your exclusive best interests while adhering to a high standard of professional competence.

Unlike professions such as law and medicine, anyone can call themselves an investment or financial advisor even if they are really a salesperson. You may have read or heard about recent financial reform legislation attempting to clarify the stark difference between firms (and advisors) acting with a fiduciary obligation and those that do not. It doesn't need to be this confusing.

Investors should be protected by fiduciary standards being extended to cover ALL professionals providing personalized investment or planning advice. All stock brokers, bank representatives, insurance salespersons, in addition to registered investment advisors, should recognize how important it is for advice to be truly trustworthy. Investors deserve advice based upon a uniform standard that requires advisors to be objective and competent.

In 2018 our firm celebrated our 25<sup>th</sup> year serving our loyal clients. For many of you the "client relationship" has evolved to important friendships that we value. We appreciate and accept the tremendous responsibility we have in serving you. The firm was established in 1993 as a Registered Investment Adviser firm. We believe our listening skills, planning competency, attention to detail and care for you helps us successfully guide you along the rocky trail to your hard-earned financial future.

You and your family deserve to work with a firm that makes (and keeps) your needs the priority. That has been our mission for 25 years. Expect our values and moral compass to stay true for decades to come so we can assist you and the next generation navigate the complexities of a changing world.

Sincerely,



Michael Matson