



What is a Fiduciary?

A fiduciary is a person or organization which has a legal obligation to put the interests of their clients ahead of their own. They are bound both legally and ethically to preserve good faith, trust and loyalty, and to always act in the best interests of the client.

As a registered investment adviser (RIA), Twin Cities Retirement Group is held to the Fiduciary Standard and works in the client's best interests in all dealings. In the investment management world, there is no higher standard of care or conduct; but there is a lesser standard.

Whereas registered investment advisers are bound by the Fiduciary Standard, other investment professionals such as brokers and broker-dealers, must only abide by the lesser *Suitability Standard*. Simply put, a fiduciary's primary responsibility is to the client, where a broker's responsibility is to their employer.

You have worked long and hard to save for retirement. Do you want the highest standard of care regarding your investment advice and retirement financial plan? If so, you want the Fiduciary Standard. At Twin Cities Retirement Group, we believe being a fiduciary is a baseline requirement for any financial advisor.

To learn more, please contact Twin Cities Retirement Group at 952-600-7555, info@TwinCitiesRetirementGroup.com, www.TwinCitiesRetirementGroup.com