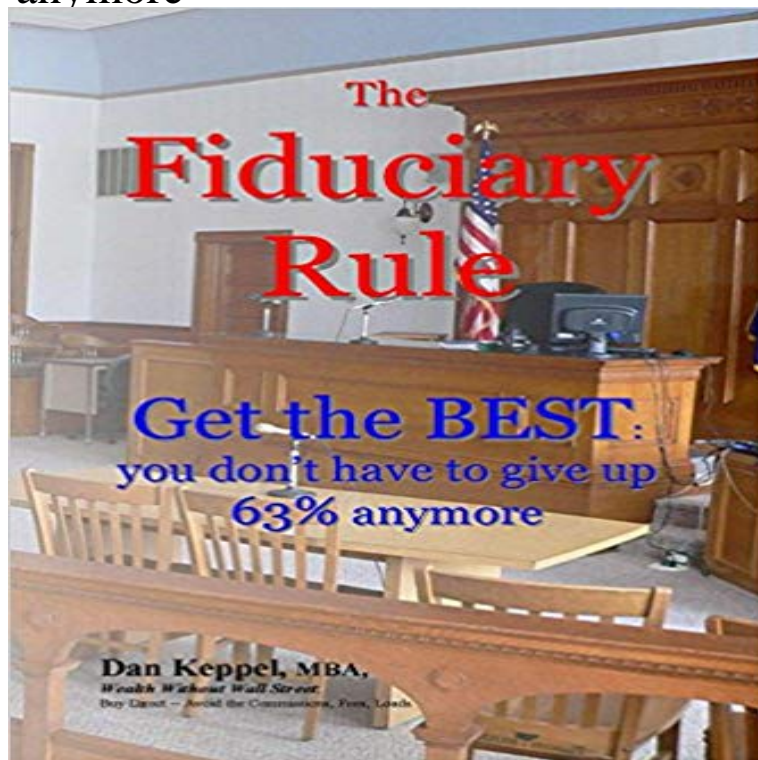


The Fiduciary Rule: Get the BEST: you dont have to give up 63% anymore



You dont have to give up 63% of your accumulation anymore! On April 6, 2016 the government limited the billions of dollars the financial industry can take from our retirement-savings products and advice. The final Fiduciary Rule was weakened by product sellers so they can profit as they help us transfer money out of 401(k)s. However, the future of financial advice was improved. Product pushers will have to change. Eventually, advisors will act like accountants not like used car salesmen. Today's rule ensures putting the clients first is no longer a marketing slogan, said Labor Secretary Thomas Perez. It's now the law. Some sellers have already lowered fees. Vanguard, the largest money manager, has forced the for-profit firms to lower fees for over 10 years. Most advisors/brokers will change slowly. They have years to get into compliance with the rule for new accounts and customer dealings, and the implementation will happen in phases. Instead of charging high fees up front, most firms will move clients to a set fee for advice and another for a specific product. We will still have to learn and shop in order to get the BEST for our particular situation but at least the industry will need to be more transparent in its offerings. Now we can get the BEST with our new Fiduciaries.

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