

The Fiduciary Standard

A Game Changing Distinction for the Benefit of Our Clients

There's an awful lot of talk in our industry about the Department of Labor (DOL) fiduciary rule. While it's not clear what the outcome will be, we have already been wholeheartedly complying with the main thrust of the rule for over 30 years.

In a nutshell, the Fiduciary Standard requires investment professionals to act in the best interests of their clients.

We find it a little odd that there's so much fuss over this, because this has been the basis of everything Investmark has done since we were founded in 1984. We broke off from the Wall Street/ wirehouse crowd specifically because we knew that the best way to serve our clients and build a lasting business we could be proud of was to live by a higher standard. We have always clearly seen, from both a moral and business perspectives, that aligning our interests with our clients' interests is a 'win-win' scenario.

This is why we were a very early adopter of the fee-based advisory model, which ties our compensation directly to how well we perform for our clients, not to any quotas or proprietary products. It's also the reason why our clients stay with us for a lifetime. We take the time to understand each of our clients' unique goals, needs and risk tolerances. We then create customized strategies, monitor their progress and stay in frequent contact to help stay on track through all market environments.

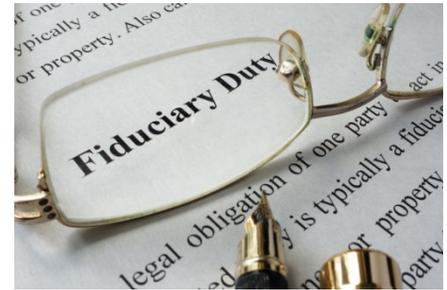
The Primary Advantages of Working with an Investment Fiduciary

Requirements - As a Fiduciary, we are required by law to place our clients' interests above our own. We have stringent standards to make sure our advice is based on accurate, complete information and that we adhere to 'best execution' standards when trading securities. This is in stark contrast to most brokers and 'financial counselors' who are not subject to the same standards and often suggest the products that provide them the highest commission.

Responsibilities - Investment Fiduciaries like Investmark have a 'duty of loyalty and care' that runs much deeper than generating a commission, it's a true responsibility. We carefully manage risks and return over the whole portfolio.

Results - The discipline, objective analysis and focus on the client that an Investment Fiduciary provides will most likely outperform a portfolio brokered by conflicted advice and inflated fees.

The Fiduciary model is based on logic, ethics and integrity and can be expressed very simply as "we prosper when you prosper." It's a way of doing business that we and our clients are very comfortable with.....whether the DOL mandates it or not.



Would you trust your future to someone who had to be legally forced to put your interests first, or the advisory firm that has treated every client according to this principle for over 30 years?

Investmark Advisory Group

www.investmark.net



Recognized by Financial Times as one of the Top 5 Advisory Firms in CT!



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