

Fiduciary

A legal or ethical relationship of trust between two or more parties

ARE YOU A FIDUCIARY?

Yes, if you are an employer who sponsors a 401(k) plan. As a plan fiduciary, you are subject to the rules of ERISA, the federal law governing qualified retirement plans. ERISA requires a fiduciary to always act in the best interests of the plan's participants and beneficiaries, making prudent decisions based on substantial knowledge.

Any plan sponsor that lacks the technical knowledge and experience to properly manage investments is required by ERISA to hire knowledgeable advisors. What's at stake? The future security of your valued employees, of course. But so is your own future; ERISA provides severe consequences for failing to properly manage the plan's investments.

Some of the potential consequences include:

- **Personal financial liability for losses caused by improper management**
 - **Fines and penalties**
 - **Jail time**

Do you have the knowledge to handle the job yourself?

Do you know if your advisor is a fiduciary, and if they are a broker or an investment advisor?



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Many assume that all financial advisors are fiduciaries. Unfortunately, this couldn't be further from the truth as financial professionals act under two very distinct sets of guidelines. The world of investment advice is plagued with conflicts of interest, obscure disclosures and an overall lack of transparency. It can be very difficult to tell them apart.

Fiduciary Duty vs. Suitability Standard

If you go to a stockbroker for investment advice, the broker may recommend that you invest in a particular fund (Fund A) even though there is another fund (Fund B) that may be a better choice. The suitability standard permits the broker to recommend an inferior investment fund because it gives them a higher commission (as long as it's still a "suitable" investment).

On the other hand, fiduciary financial advisors are required to recommend you invest in Fund B since it's your best option and they have a fiduciary duty to clients.

Martin Financial Group will act as a fiduciary and will follow the fiduciary duty to act in your best interests.



Our Services

Martin Financial Group provides investment advisory and fiduciary services to corporate retirement plans so you don't have to go it alone.

Our services include:

- Current provider fee review & ongoing once a client
- Investment fiduciary services as a 3(21) investment advisor or 3(38) investment manager, in writing
- Selection or recommendation of 401(k) investment menu, based upon the plan's specific needs
 - Selection of 401k recordkeeper and TPA
 - Plan Design Consulting
 - Investment Policy Development
 - Education Program Strategy
 - Meet with Executives
 - Meet with participants
 - Employee Group meetings
 - Annual Investment fiduciary review to provide accountability and documentation

Martin Financial Group Advantage

As an independent firm locally owned by Investment Advisors, Martin Financial Group a SEC Registered Investment Advisor provides clients with a number of important benefits:

Greater Independence

Unbiased advice, No in house products

Reduced Conflicts of Interest

Our goals are ethically aligned with yours

Accountability and Focus

Fiduciary duty to always act in your best interest

Experience and Qualifications

Top industry designations, Fully licensed staff



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