



# Benefits of Working With an Accredited Investment Fiduciary® (AIF®) Designee



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## WHAT MAKES AN ACCREDITED INVESTMENT FIDUCIARY® (AIF®) DESIGNEE DIFFERENT?

Is the investment advice you are receiving really in your best interests? Does the investment advice help you reduce compliance, litigation, and reputational risks? Unless your advisor understands and follows a fiduciary process, you can't really be sure. Even those investment professionals who are required to act as fiduciaries might not have the experience or training to prepare them for this enormous responsibility.

Only AIF Designees have been certified specifically for their ability to follow a fiduciary process with their clients' best interests at heart. Here are some attributes that make Joseph D'Urso, AIF® different from other advisors or financial professionals:

Experience	Fiduciary Education	Competence	Ethics	Continuing education
<ul style="list-style-type: none"> <li>12 years of relevant experience</li> <li>Certificate in Financial Planning</li> <li>AIF®</li> </ul>	<ul style="list-style-type: none"> <li>Completed AIF Training.</li> <li>Read the Prudent Practices for managing fiduciary assets for wealth, nonprofit and retirement clients.</li> </ul>	<ul style="list-style-type: none"> <li>Successfully passed the rigorous AIF examination to prove comprehension of Prudent Practices and the ability to act in the best interest of clients.</li> </ul>	<ul style="list-style-type: none"> <li>Adheres to a code of ethics and conduct standards that show a commitment to a higher degree of industry professionalism.</li> </ul>	<ul style="list-style-type: none"> <li>Commits to keeping their knowledge and skills sharp by completing annual continuing education requirements.</li> </ul>

### DRIVE THE CONVERSATION WITH YOUR INVESTMENT ADVISOR BY ASKING THE FOLLOWING:

- Will you act as a fiduciary in all scenarios when managing my portfolio or plan assets?
- How long have you been acting in this fiduciary capacity? Can you describe your experience acting as a fiduciary advisor?
- What fiduciary training have you received? Do you hold any designations focused on fiduciary best practices?
- Provide at least three references of clients who are using your services in your capacity as a fiduciary advisor.
- What services do you provide to help clients meet their fiduciary obligations? Please disclose and describe any potential conflicts of interest.
- Describe your total compensation or fees received for your proposed services.

### AIF DESIGNEES HAVE THE KNOWLEDGE AND RESOURCES TO HELP CLIENTS WITH:

- Analyzing and optimizing asset allocation strategies and investment menus.
- Applying objective standards for evaluating and recommending appropriate investment options, products, and solutions.
- Monitoring and reporting plan/portfolio performance.
- Evaluating a client's current fiduciary practices and recommending actions to help mitigate compliance, litigation, and reputational risks.
- Understanding their important fiduciary roles, responsibilities and obligations with more confidence.



Fi360 is accredited by the ANSI National Accreditation Board for the AIF Designation, making the designation part of an elite group of independently accredited designations in financial services. Fi360, Inc. is a subsidiary within Broadridge Financial Solutions, Inc.