

Using a prudent process, like the one below, can help you start putting the DOL fiduciary rule into practice today

### Phase 1 – Informed Recommendations

#### Familiarize Yourself



**Be more confident** explaining the complex issues facing retirement savers by using your local AimcoR Group member firm and their resources.

#### Educate your Client

**Ensure your clients are aware of the factors affecting their retirement decisions**, such as Social Security, health care and long-term care, market dynamics and the economy.



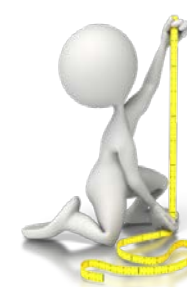
#### Discuss Individual Goals



**Learn about each client's timeline, needs and investment objectives**, financial circumstances, investment experience and risk tolerance.

#### Consider Information & Data

**Quantify each client's needs and develop individualized reports** that document their financial circumstances using tools available to you through your local AimcoR Group member firm.



#### Assess Needs Relative to Goals



Analyze the information and data gathered to **develop recommendations without regard to your own interests**.

#### Take a Team Approach

When making recommendations **understand your strengths and hire to your weaknesses**. A holistic plan requires accumulation and protection based investments. Your local AimcoR Group member office can be the protection expert on your team.



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## Phase 2 - Documentation

### Document Recommendations



**Document your review process**, any recommendations or decisions made and the reasons for them.

### Annual Review

**Review the decisions on an ongoing basis** and make any adjustments to reflect your client's most current financial situation, retirement needs and investment objectives.



### A Comprehensive Plan Includes Protection



**Protection, risk mitigation and/or insurance** are important pillars of operating in a fiduciary capacity. Your local AimcoR Group member firm can assist with providing solutions for you and your clients.

## Evaluate and Reassess, Using This Process

### THE BOTTOM LINE

**43%**  
*of Advisors*

say that **they will make the natural shift to broaden their services** as a result of their expanded fiduciary role.



You don't have to do it alone. Having the right partner can give you confidence in working with your clients today and in the new regulatory environment.

## WANT TO LEARN MORE?

Contact your local AimcoR Group member firm or visit [www.aimcorgroup.com](http://www.aimcorgroup.com) for more information.