

Focused on You

Fiduciaries and Fiduciary Standards

When you hire a “financial advisor” you may believe they always have your best interest in mind. That they will always avoid personal motives and conflicts of interest. Or that they will disclose all pertinent information regarding your investments.

Unfortunately, not all “financial advisors” are fiduciaries.

What is a fiduciary?

Acting as a fiduciary requires an entirely different level of trust and loyalty to clients. Those who are fiduciaries are bound by a different standard of excellence and must possess specialized expertise and experience in order to provide advice to clients.

What Would a Fiduciary Do?

Entrusting someone to manage your financial world is a big decision, and feeling confident in the recommendations they make is essential. So what would a fiduciary do?

Example: Recommendation of a financial product.

What a fiduciary would do: Make a recommendation because it is truly in the best interest of the client, and it aligns with the client’s financial objectives,

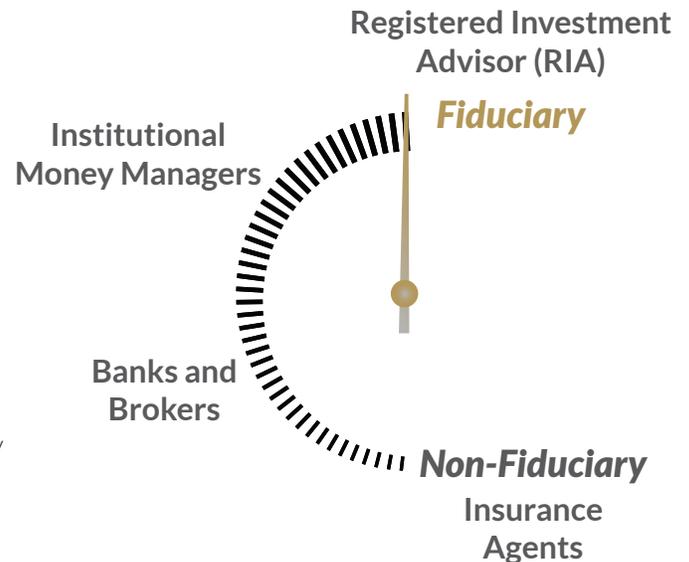
What a fiduciary would not do: Make a recommendation simply because they will gain a commission from it.

Example: Discussion of a commission from a product recommended.

What a fiduciary would do: Be transparent with the client and disclose all material facts and any conflicts involved with the recommendation.

What a fiduciary would not do: Refrain from discussing the conflict of interest and chose not to disclose this information to their client.

Who is a fiduciary?



BCJ is a Fiduciary

BCJ is a Registered Investment Adviser (RIA). As an RIA, we are subject to the fiduciary standards of care for our clients. Our financial advice is objective and independent, which means our advisors only make recommendations that are best for their clients, not themselves.

For a fiduciary, trust, loyalty and confidence are not just feelings. They are standards.



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