

Putting Your Interests First

Who can you trust to give you reliable financial and investment advice? If you are like most people, you assume that the people who provide financial and investment advice are required to act in your best interest. Unfortunately, that's only true for some financial professionals – those who are fiduciaries.

My firm, Suncoast Advisory Group and its financial advisors, would like to reiterate our fiduciary commitment to our clients concerning our financial life planning and investment advice.

Under financial laws and regulations, there are two sets of rules. One set is for people who sell financial products, generally brokers and insurance company representatives. These salespeople are contractually obligated to place the interests of their employer ahead of the interests of their clients.

The other set of rules is for Investment Adviser Representatives who work for firms that are registered as investment advisers with the federal Securities and Exchange Commission (SEC) or comparable state regulators. Registered Investment Adviser's (RIA) are legally obligated to place your interests first. They are fiduciaries. That means they must not only be loyal to serving your exclusive best interests, they must also adhere to a high standard of professional responsibility.

Unlike other classic professions, such as law and medicine, many individuals can call themselves an investment or financial advisors, even if they are really just salespersons. Recent financial reform legislation is attempting to change this situation but there are powerful and extraordinarily well-funded financial service company lobbying organizations working overtime to protect the status quo.

Suncoast Advisory Group is part of a grassroots organization of financial service professionals known as the Committee for the Fiduciary Standard. The Committee's goal is to educate legislators, regulators and the investing public about the importance of protecting investors by extending the fiduciary

standard to cover everyone who provides personalized financial and investment advice. Interestingly, the Committee includes a number of brokers and insurance representatives, in addition Investment Adviser Representatives, who recognize how important it is to investors/clients and society at large for advice to be truly trustworthy based upon a uniform standard that requires financial professionals to put their clients' interests ahead of their own.

We are not willing to wait for legislators and regulators to do the right thing and you shouldn't be willing to wait either. The Committee has drafted the very straight-forward oath you will find included that commits an advisor of our firm to adhere to a fiduciary ethic and, in so doing, to be accountable for the advice the advisor renders to you, the client. I sign and commit to this oath every time I enter into an advisory relationship with a client.

I strongly suggest that every financial advisor should be willing to sign this oath. The commitment is as simple as "mom and pop and apple pie." If they won't sign the oath, you owe it to yourself to ask why you would trust your financial future to their care. I encourage you to share this letter and the oath with your family and friends.

Registration as an investment adviser does not constitute an endorsement of the firm by securities regulators nor does it indicate that the advisor has a particular level of skill or ability.

Investment advisory services provided through Partnervest Advisory Services, LLC, Registered Investment Advisor, with Financial Life Planning and Insurance services offered through Suncoast Advisory Group.

Rick O. Helbing CFP®, ChFC
rick@suncoastadvisorygroup.com
suncoastadvisorygroup.com
941.320.5532 office

MAILING ADDRESS
15 Paradise Plaza #354, Sarasota, FL 34239
OFFICE ADDRESS
1911 N. Lakeshore Dr., Sarasota, FL 34231



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I believe in placing your best interests first. Therefore, I am proud to commit to the following five fiduciary principles:

I will always put your best interests first.

I will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.

I will not mislead you, and I will provide conspicuous, full and fair disclosure of all important facts.

I will avoid conflicts of interest.

I will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

Advisor _____
Rick O. Helbing CFP®, ChFC

Firm Affiliation: Suncoast Advisory Group

Date _____

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