NICHOLSON
WEALTH MANAGEMENT GROUP

— Where Wall Street Meets Cobblestone Street —

HISTORY. LOYALTY. STEWARDSHIP.

WHAT IS A FIDUCIARY?

Financial guidance built on your best interests.

A fiduciary is someone who has a legal and ethical duty to act in your best interest—always.

Whether helping with investments, retirement planning, or estate planning, a fiduciary must put your needs ahead of their own—never their commissions.

A FIDUCIARY MUST:

- PUT YOUR INTERESTS FIRST
- AVOID OR DISCLOSE CONFLICTS OF INTEREST
- PROVIDE HONEST, TRANSPARENT ADVICE
- ACT WITH CARE, DILIGENCE AND PROFESSIONALISM

FIDUCIARY VS. SUITABILITY STANDARD

YOU FIRST

FIDUCIARY

- Must act in your best interest
- Required to disclose conflicts
- Provides transparent advice
- Legally obligated to put you first

VS.

SUITABILITY STANDARD

- Must recommend something that's merely "suitable"
- May receive commissions on recommendations
- Products may benefit the advisor more than the client

PRODUCT FIRST?

ASK THE RIGHT QUESTIONS

- Are you legally required to act as a fiduciary?
- How are you compensated?
- Do you receive commissions?
- How do you handle conflicts of interest?

WHY IT MATTERS

Choosing a fiduciary means working with someone who is legally obligated to:

- Protect your financial interests
- Provide objective advice
- Be transparent about fees and conflicts
- Help you make informed financial decisions

AT THE END OF THE DAY, IT'S SIMPLE...

→ Your goals first. → Your money, protected. → Your peace of mind.

Ready to feel confident about your money? Let's talk.

LET'S START THE CONVERSATION.
Schedule a consultation today.

Scan me!