



## Wealth Managed to a Fiduciary Standard

**Fiduciary:** An individual in whom another has placed the utmost trust and confidence to manage and protect property or money. The relationship wherein one person has an obligation to act for another's benefit.\*

Hightower advisors have fiduciary relationships with their clients. Legally, this means that our advisors owe their clients duties of care and loyalty, and that they are obligated to put clients' interests first. In practice, it means that Hightower advisors provide clients with a holistic view of the investment marketplace, unencumbered by the typical conflicts found in legacy brokerage firms.

Hightower's fiduciary agreement formalizes the kind of relationship most clients want to have with their advisors. A fiduciary agreement establishes a legal relationship like the one between a doctor and a patient, or a lawyer and a client. At Hightower, putting clients' interests first is more than just a worthy ambition. It is our legal obligation.

Hightower's model helps advisors avoid many of the conflicts typically found in legacy brokerage firms.

Our partner firms have no interest in, or involvement with, our product selection or research. Hightower advisors do not have an obligation to sell in-house products. Their sole responsibility is to advise clients and provide guidance for their investments. Hightower advisors do not just choose investment products, they provide thoughtful, informed advice based on each client's individual situation.

Hightower provides advisors with systematic firm-wide support and access to technology and investment solutions, while mitigating the conflicts found in brokerage and banking models. This combination helps enable advisors to view their clients' financial lives more completely, more effectively, and without distraction.

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**There's great clarity in knowing that your advisor's #1 obligation is to you and your interests.**

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In the past, advisors often had to choose between full support and full autonomy. Hightower offers both. It, therefore, attracts successful, experienced advisors who are looking for a more effective way to support their clients' financial lives, and put their clients first.

RJ Wealth Management is a part of a true partnership, one that is in the business of providing trustworthy advice to clients. As fiduciaries, we put our clients first.

\*LegalDictionary.com; Hightower Securities, LLC, member FINRA and SIPC & Hightower Advisors, LLC, a registered investment advisor with the SEC. All securities are offered through Hightower Securities, LLC and advisory services are offered through Hightower Advisors, LLC.