



NICHOLSON
WEALTH MANAGEMENT GROUP
— Where Wall Street Meets Cobblestone Street —
HISTORY. LOYALTY. STEWARDSHIP.

WHAT IS A FIDUCIARY?



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



**YOUR BEST INTEREST.
ALWAYS.**

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



Scan me!

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