

## Have you heard of the F word?

In the past couple of years, there has been a major push in the financial services industry to require financial advisors to act as fiduciaries. In other words, they are required to put the best interest of their clients before their own. Unfortunately, the proposed rule was struck down in 2018. But did you know that there have always been certain advisors who've acted as fiduciaries when providing financial planning?! Those that have obtained and hold the Certified Financial Planner® (CFP®) designation have been held to that standard. Additionally, that standard is being raised even higher for CFP's this year. We are required to put our client's interests first when providing any financial advice or recommendations.

At Greater Midwest Financial Group, we have always strived to do what is best for our clients. We don't need regulations to tell us how we should treat our clients. Our founder has been a CFP® since 1987 and we require all our advisors to obtain the CFP® designation. So, we applaud the enhanced client protection rules. You should be able to trust that any advice you receive will be from dedicated and educated professionals. Why would you want less?

If you want to make sure you are working with a team of deeply committed professionals that deliver straightforward, comprehensive guidance through a personalized process and approach, then we believe you should be working with us. We believe we make a difference in our client's lives with our hands-on, client focused approach.

So, give us a call at 651.490.9790 and arrange a time for a complimentary consultation to determine how we can assist you in reaching your financial goals. You can also download a complimentary retirement planning guide at [www.confidencewithgmfg.com](http://www.confidencewithgmfg.com).

We look forward to the opportunity to help you on your financial journey and develop the confidence to pursue your ambitions.

Sincerely,



Robert J. Phillips, CFP®  
President