

Written Fiduciary Pledge

A signed legal statement of the duty your Retirement Expert owes you — bring it to your call and ask them to sign it.

Why this document exists

Many people who give retirement advice are held only to a suitability standard: a recommendation must be *appropriate*, not necessarily *best* for you. My IRA Hero only refers you to Retirement Experts who accept a higher standard — a fiduciary duty on every recommendation — and who are willing to confirm that duty to you in writing on this page.

The pledge

- I will act as a **fiduciary at all times** in my relationship with you, placing your interests ahead of my own and ahead of those of my firm.
- Every recommendation I make will be based on your goals, your circumstances and your best interest — not on the compensation available to me.
- I will **disclose in writing how I am paid**, including commissions, fees and any third-party compensation connected to a recommendation.
- I will **disclose any conflict of interest** that could reasonably influence my advice, before you act on it.
- I will recommend only products and strategies I understand, and I will explain the costs, the risks, the surrender or liquidity terms and the realistic alternatives — including doing nothing.
- I will keep your information confidential and share it only as you authorize or as the law requires.
- I will tell you plainly when your current plan or current advisors already serve you well and no change is needed.
- I will honor this pledge for as long as I advise you, and provide you a signed copy on request at any time.

Acknowledged and agreed

This pledge is a statement of the standard of care owed to the client named below.

Retirement Expert (print name)

Client (print name)

Signature / Date

Signature / Date

Firm & license number

Email / phone

How to use it: bring this page to your free 15-minute Tele-Wealth call, or ask us to send it ahead of time. Your Expert signs it before any recommendation is made. If an Expert is unwilling to sign, we will not refer you to them.

My IRA Hero is a referral and education service. This document records the standard of care an Expert commits to; it is not investment, tax or legal advice, and it does not itself create an advisory contract. Insurance and annuity guarantees are subject to the claims-paying ability of the issuing carrier.