

Fiduciary Standard

Under federal law, in particular the Investment Advisers Act of 1940, investment advisers are regulated by the Securities and Exchange Commission (SEC) or appropriate state authorities and are required to provide services to their customers under the fiduciary standard.

As a Certified Financial Planner TM Practitioner, Danielle Howard and Wealth By Design abide by the CFP® code of ethics and professional responsibility.

- We will provide professional services with integrity.
- We will provide intellectual honesty and impartiality
- We will maintain the knowledge and skill necessary to provide professional services competently.
- We will be fair and reasonable and disclose any conflicts of interest in our relationships. We will treat all clients with respect and dignity.
- We will protect your privacy. Confidentiality is paramount.
- We will always act in a manner that demonstrates exemplary professional conduct and quality of service.
- We will diligently work to provide prompt and thorough advice.

When giving advice, a fiduciary is required by law not to engage in any self-dealing or other conflicts of interest. In fulfilling our obligations and duties to you, we will perform due diligence prior to making recommendations.

A fiduciary will educate you on different aspects of your plan to ensure you understand what your options are. By informing you as to recommendations and disclosing all important information, a fiduciary will help remove unwarranted surprises.

We will tap into an entire industry of knowledge and expertise to bring what we feel is the highest quality of financial tools to help you build what is important to you.

We will provide honest advice, based solely on your unique situation and clearly communicate as we continue to research the multitude of facets of the ever-changing financial environment. We have an obligation to give you straight answers.