

# Seeking Financial Advice?

You have worked hard to ensure that you have financial security. So, protecting your hard-earned money is vital, especially if you are considering using a financial professional to help you reach your financial goals. As you look for guidance regarding strategies to meet your goals, you may be well served to find a financial professional you can trust.

## Putting Clients' Interests First

Something you can look for as you seek financial planning assistance is an advisor that acts as a fiduciary.

Investment advisers using a fiduciary standard "help you make investment decisions and manage your portfolio, and have a fiduciary duty, or legal requirement, to act in your best interest, not for their own personal gain."

A financial advisor that is a fiduciary must provide advice that is prudent, loyal, honest, and at a reasonable cost. It is important to understand who you are working with to ensure the advisor carefully manages any conflicts of interest and works in your best interest.

To better understand how to find a financial professional you can trust, see Part 6 in the [Utah Division of Securities Investor Guide](#). This guide gives an overview of what to look for in Investment Advisers, Brokers, and Financial Planners.

## URS Individual Retirement Planning

URS offers [individual retirement planning sessions](#) to its members at no additional cost. After reviewing your potential retirement income sources, URS will develop an objective snapshot of your overall retirement income picture and assess what adjustments you can make to reach your retirement goals.

The URS Retirement Planning Advisor can help you understand where you are in terms of retirement readiness, where you want to be, and how to get there. To schedule a retirement planning session, [log into your myURS account](#) and click the Education tab.

## Additional Information

- » [Employee Benefits Security Administration: Retirement Security Rule: Definition of an Investment Advice Fiduciary](#)
- » [Utah Division of Securities: Investor Education](#)
- » [FINRA: How to find and Work with an Investment Professional](#)

*The information in this publication does not contain financial, investment, tax, or legal advice and cannot be construed as such or relied upon for those purposes. Please consult your own investment, tax, or legal advisors for qualified professional advice in these areas.*



Advisor Line: 801-366-7470

**Trust • Commitment**  
**Value • Innovation • Excellence**

[www.urs.org/us/finwell](http://www.urs.org/us/finwell)