

RETIREMENT AHEAD

WE ALL NEED INVESTMENT ADVICE!

NAIFA members are concerned that the Department of Labor's proposed "investment advice fiduciary rule" will harm advisor-client relationships, interfere with advisors' ability to serve retirement investors and increase costs.

CONCERN

DOL Rule Would Limit Advice to Investment Plan Sponsor

Sorry I can't discuss that



NAIFA'S RECOMMENDED SOLUTION:

The DOL needs to permit third-party compensation models when working with businesses so advisors may continue to serve them.

CONCERN

The DOL Rule Would Create an Unworkable Best Interest Contract

Before I'm advised?



NAIFA'S RECOMMENDED SOLUTION:

Simplify the contract so advisors can continue to provide affordable advice to Main Street consumers.

CONCERN

The DOL Rule Narrowly Defines Investment Education

What do I buy?

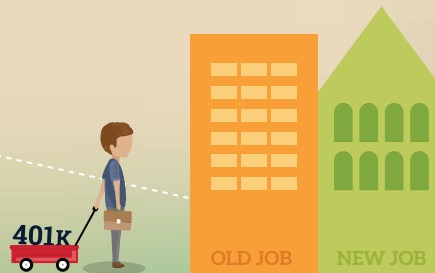


NAIFA'S RECOMMENDED SOLUTION:

Broaden the education exemption so advisors can explain how specific products will meet clients' retirement needs.

CONCERN

The DOL Rule Would Limit Advice on Plan Withdrawals and Rollovers

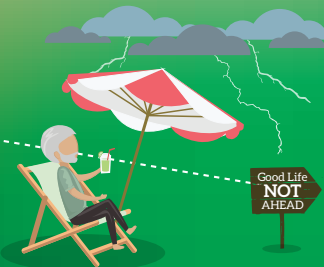


NAIFA'S RECOMMENDED SOLUTION:

The DOL must clarify the language of the Best Interest Contract so it includes advice on distribution and rollovers.

CONCERN

The DOL Rule Would Make it Difficult to get Lifetime Income Options



NAIFA'S RECOMMENDED SOLUTION:

The DOL should state affirmatively that the sales of proprietary or other limited range of products is not a violation of a best interest standard.

TAKE ACTION NOW ON THE UNWORKABLE FIDUCIARY RULE.
Write your representative today. Visit NAIFA.org for more details.

