

Fiduciary Standard vs Suitability Standard

CRITERIA	FIDUCIARY STANDARD	SUITABILITY STANDARD
Definition	Legal and Ethical Obligation to Act in the Best Interests of Clients	Legal Obligation to Make Suitable Recommendations Based on Clients' Financial Situation and Investment Objectives
Legal Obligations	Must Act with Prudence, Care, and Diligence; Put Clients' Interests Ahead of Their Own; Disclose Any Conflicts of Interest	Must Make Suitable Recommendations, but Not Required to Put Clients' Interests Ahead of Their Own or Disclose Conflicts of Interest
Who Must Observe	Registered Investment Advisors with SEC or State Securities Regulators	Registered Representatives of Broker-Dealers
Ethical Obligations	Held to a Higher Standard of Care and Ethics	Held to a Lower Standard of Care and Ethics
Range of Investment Options	More Limited Due to Legal and Ethical Obligations	More Flexible, but Exposes Investors to More Risk
Protection to Investors	Offers Greater Protection Due to Higher Legal and Ethical Obligations	Offers Less Protection Due to Lower Legal and Ethical Obligations
Regulatory Environment	Stricter Regulations to Ensure Fiduciary Obligations Are Met	Less Regulatory Oversight on the Suitability Standard

Supervising Registered Representatives Case Studies In Suitability And Ethics

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