



May 11th, 2023

Hello First name / friend,

Did you know that over 90% of financial advisors in the US are NOT [independent fiduciaries](#)? When I left Merrill Lynch in 2011, I declined the big recruiting paydays (offered by Goldman, Morgan Stanley, UBS) and instead chose to become an independent fiduciary.

Here are 6 key advantages for you when you hire an independent fiduciary for financial and investment advice:

1. Expertise ➔ Independent fiduciaries provide tailored, professional advice based on years of experience, ensuring better results for your financial goals.
2. Unbiased Advice ➔ Legally obligated to prioritize your interests, independent fiduciaries offer conflict-free recommendations for your financial decisions.
3. Holistic Planning ➔ They deliver comprehensive financial planning, integrating retirement, tax, estate, and risk management strategies for long-term success.
4. Cost-Effective ➔ Independent fiduciaries' fee structure incentivizes wealth growth and protection, often resulting in more cost-effective solutions than commission-based advisors.
5. Personalized Service ➔ Client-centric and dedicated, they build long-term relationships, offering personalized attention to guide you through financial milestones.
6. Privacy & Security ➔ Adhering to strict confidentiality standards, independent fiduciaries protect your sensitive financial information for added peace of mind

Your financial team should be working for YOU, and nobody else, not the bank, not the brokerage, not the fund company or insurance company. It makes a big difference:

[CLICK HERE](#) to schedule a conversation with our [PACIFIC CAPITAL](#) team.

Sincerely,



[SCHEDULE A CALL](#)

[REFER SOMEONE](#)

