

Retirement Investment Advisors, Inc. is a fiduciary on all client accounts all the time.

Under the Investment Advisers Act of 1940, as amended, an adviser's fiduciary duty is comprised of both a duty of care and a duty of loyalty and applies to the entire relationship between the investment adviser and the client. The duty of care includes: (i) the duty to provide advice that is in the best interest of the client, (ii) the duty to seek best execution of a client's transactions, and (iii) the duty to provide advice and monitoring over the course of the relationship. The duty of loyalty requires advisers not to place their own interests ahead of the interests of their clients, and to make full and fair disclosure of all material facts and conflicts of interest.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must: meet a professional standard of care when making investment recommendations (give prudent advice); never put our financial interests ahead of yours when making recommendations (give loyal advice); avoid misleading statements about conflicts of interest, fees, and investments; follow policies and procedures designed to ensure that we give advice that is in your best interest; charge no more than is reasonable for our services; and give you basic information about conflicts of interest.