

Fiduciary Care: The standard of care you deserve

It takes the right combination of hard work, insight and opportunity to achieve personal and financial success. Building the right relationships can prove to be critical in accumulating, preserving and transferring wealth.

Having accumulated higher net worth, you expect and deserve the highest levels of competency, service and care from your financial firm. While there are many service models and standards of care that exist in the marketplace, it is the fiduciary standard of care that is the pinnacle standard in the industry. People like you look for this standard when making decisions about who to partner with to manage and preserve that wealth.

The fiduciary standard of care is the framework used by the MassMutual® Trust Company (MassMutual Trust) to build our service model and offer customized solutions so that decisions can be made that are in “your best interest.”

The fiduciary standard

A fiduciary has the responsibility to act solely in the best interest of another, under circumstances that require the use of reasonable care, skill, prudent judgment and rigorous accountability on a continuing basis.

MassMutual Trust is a fiduciary.

Timing

A fiduciary generally has a long term relationship with client.



Accountability and highest level of oversight



- A fiduciary must provide full and fair disclosure of material facts and conflicts of interest.
- A fiduciary must provide regular reporting of account financial information.
- MassMutual Trust chooses to use non-proprietary investments to avoid some potential conflicts of interest.
- Oversight by the Office of the Comptroller of the Currency (OCC) is among the most rigorous applied to financial professional relationships and includes mandated regular in-depth reviews.

Regular monitoring of the portfolio



A fiduciary review of portfolio is performed regularly and prudent adjustments to match client’s current goals are made accordingly.

How we provide fiduciary care

A fiduciary has a number of responsibilities to consider when acting in your best interest. We construct a portfolio of investments customized to your investment goals, providing a careful analysis to balance risk against return and diversifying assets to focus on the performance of the entire portfolio.

Our responsibility is to monitor and continually adjust the portfolio as economic conditions change. At least once a year, our investment team formally reviews every account to assure that the portfolio remains consistent with the client's financial goals.

We provide full and fair disclosure of all material facts of each account, including a quarterly report of the account's performance. Notably, we choose to use non-proprietary investments in order to avoid even the appearance of a conflict of interest.

Lastly, we participate in mandated, regular, in-depth reviews by the Office of the Comptroller of the Currency (OCC). Oversight by the OCC is among the most rigorous applied to financial professional relationships.

We believe that once you understand what a fiduciary is and what components make fiduciary care the pinnacle standard of care you will want your finances to receive fiduciary care.

For more information:

For more information about fiduciary care or other services offered by MassMutual Trust, contact your MassMutual financial professional or MassMutual Trust toll free at **1-888-894-5354** or via email at **info@MassMutualtrust.com**.

The MassMutual Trust Company, FSB is a federal savings bank and is a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company.

