Dear [Financial Advisor],

Thank you for your attention and concern regarding my retirement investments. Your professionalism is welcomed by me and my family, whose financial future is entrusted to your guidance.

I have decided to take additional steps toward understanding how my retirement investments are being managed. Please help me by providing ***in writing*** the following pieces of information:

1. Are you, and your firm, operating under a fiduciary standard,and have a legal obligation to put my financial well-being first?
2. Please provide a detailed accounting of all expenses applied to our retirement accounts during the past 12 months, including, but not limited to, the four categories of costs below. Please present these costs as a total dollar figure, and as an annualized percentage of my retirement investments that your firm manages.
* Advisor-level expenses
* Fund-level expenses
* Marketing and distribution expenses
* Transaction expenses
1. Please provide a detailed accounting of all one-time expenses, such as fund-level front-end loads. In addition, please provide a detailed schedule of any potential “exit or surrender” financial penalties that might be imposed if I choose to have my retirement investments managed elsewhere.
2. Please detail all conflicts of interest, current or potential, that you face as my financial advisor.

Also, it would be appreciated if you could please send me your firm’s current SEC Form ADV Part 2.

I thank you in advance for your cooperation and understanding.

Sincerely,

[My Name]