



We would like to inform you that Bristol Financial Services, Inc. has an obligation to act as a fiduciary (as defined by the Department of Labor) on your retirement account(s). The aim of the fiduciary standards of the DOL is to ensure that the advice you are getting is in your best interest as defined in ERISA Rule 404a. We are also obligated to uphold the Impartial Conduct Standards set forth within the DOL Rule in addition to providing suitable investments to you under FINRA and SEC Rules. The standards are:

- 1. Advice must be in the best interest of the client at the time the advice is given;**
- 2. Compensation must be reasonable as described in section 408(b)2 of ERISA;**
- 3. Statements about recommended investments, fees & compensation, material conflicts of interest, and any other relevant matters are not misleading at the time they are made.**

While conflicts may exist due to our revenue model, we take our obligation to act in our customers' best interest seriously.

If you have any questions, please contact Bristol Financial Services, Inc. at 516-349-5555

Acknowledged:

Date: _____