



There are approximately 735,000 investment professionals that would like to work with you. Which one should you choose? When creating an investment process, it is important to answer some basic questions on the outset which will illuminate the appropriate path forward. Answer the following five questions without considering any person or institution.

**Simply consider your view of the best path forward.**

WOULD YOU PREFER TO?

Use professional help

Create your own process

WOULD YOU PREFER TO?

Use a professional with fiduciary status  
*(Legally required to act in the clients best interest)*

Use a professional without fiduciary status  
*(Allowed to put their own interests above the clients when the investment is suitable)*

WOULD YOU PREFER TO?

Have a professional who has advanced designations in the areas you seek

Have a professional who is simply licensed

WOULD YOU PREFER TO?

Use a firm that has been certified for its use of fiduciary best practices by an independent third party

Use a firm that has registered with the appropriate authority

WOULD YOU PREFER A?

Certified firm based in Mississippi

**YOU'VE NARROWED IT DOWN. HARDYREED IS THE ONLY FIRM THAT'S LEFT.**

[hardyreed.com](http://hardyreed.com) | 662.823.4722

**HARDYREED**

a CEFEX® Certified firm

The independent CEFEX Investment Advisor Certification demonstrates Hardy Reed's adherence to a set of fiduciary best practices known as the Global Fiduciary Standard of Excellence. The CEFEX assessment process is based on the ISO 19011 audit standard, an internationally recognized standard for testing process management systems. The assessment methodology is based on statutes, case law, regulations and regulatory guidance. The assessment is evidence-based, and all work is reviewed by the CEFEX Registration Committee comprised of independent fiduciary experts to ensure impartiality and consistency.