



Dear Neighbor,

In light of the discussion and debate regarding the new DOL fiduciary rule, consumers have a heightened awareness and more questions regarding exactly what has changed, and what to expect from a fiduciary advisor relationship. **How do you know if you are receiving the fiduciary advice and service you deserve, and being required by the new DOL rule?** To help provide insight and clarity on this topic, we have enclosed an article written by Josh Brown at [TheReformedBroker.com](http://TheReformedBroker.com) explaining in laymen's terms what it means to work with a fiduciary advisor and what you should expect. Please take a minute to read this article and learn what real financial planners do to earn their keep.

Horizon Financial Services, LLC has been a fiduciary advisory firm since 2011. We truly put the best interest of our clients first, and always will, regardless of whether the law requires it. We are committed to providing the comprehensive financial planning services outlined in the enclosed article by Mr. Josh Brown. Feel free to contact us if you are interested in learning more about what it means to work with an advisory firm that will provide real comprehensive planning and truly puts your best interest first.

Sincerely,

**Call to schedule your no obligation  
financial review and receive a complimentary  
income plan and social security analysis.**

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