



Are the pieces in place for your financial future?

To find out if you're on track

[Take this 5-minute Survey](#)

THOUGHTFUL ADVICE BASED ON DISCIPLINED INVESTMENT PHILOSOPHY

Portfolio Design Services, LLC is a wealth management firm of independent registered investment advisors. We design investment portfolios for households, endowments and institutional retirement plans. We are committed to understanding our client's goals and creating investment portfolios that reflect those goals. A clear investment strategy offers peace of mind and the freedom to pursue more meaningful endeavors.



Households

Retirement accounts,
taxed advantage accounts,



Businesses

Retirement accounts,
taxed advantage accounts,



Foundations & Non-Profits

charitable giving, and
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May 30, 2019

U.S. Government abandons Fiduciary Rule: Annuities are now marketed aggressively.

When an insurance agent says, have I got a deal for you, be wary.

Do you want a better return; something secure for your retirement?

Is your retirement money being targeted by unscrupulous insurance agents trying to sell you an annuity?

Due to the abandonment of the “Fiduciary Rule” in 2018 by the current administration, insurance agents are aggressively marketing annuities.

Some investors choose annuities to avoid risk. These investors may be attracted to “guaranteed withdrawals” or “minimum returns” that seem to take the risk out of investing.

Annuities are complex investment vehicles that don’t always provide the simple safety net they often promise. They typically have high costs, complex restrictions and other risks that could offset the potential benefits.

The Fiduciary Rule, a regulation that was designed to protect U.S. savers from unsavory investment advice when purchasing an annuity.

What is the Fiduciary Rule?

The Fiduciary Rule is a regulation underpinning fiduciary duty, or the legal requirement for financial advisors to work in their customers' best interest. Issued by the U.S Department of Labor, the fiduciary rule is meant to save ordinary Americans billions of dollars by regulating the types of actions fiduciaries can perform.

The Bloomberg article below informs you of how this is becoming an aggressive trend in the investment industry.

[Trump Could Cost Future Retirees Billions](#)

Commentary by Portfolio Design Services, LLC / News

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