

SEC Regulation Best Interest: *The Broker-Dealer Standard of Conduct*



- 1 **Disclosure Obligation** — providing certain prescribed disclosure before or at the time of the recommendation, about the recommendation and the relationship between the retail customer and the broker-dealer.
- 2 **Care Obligation** — exercising reasonable diligence, care and skill in making the recommendation.
- 3 **Conflicts of Interest Obligation** — establishing, maintaining and enforcing policies and procedures reasonably designed to address conflicts of interest.
- 4 **Compliance Obligation** — establishing, maintaining and enforcing policies and procedures reasonably designed to achieve compliance with Regulation Best Interest.

Reg BI Component	DDW Has It Covered	DDW Solutions
Disclosure Obligation		Provides the Fact to Disclose
Care Obligation		Independent Product Menu Optimization and Due Diligence
		FC and Supervision Portal
		Independent Product Due Diligence
Conflict of Interest Obligation		DDW Carrier and Product Score - Neutral Factor Analysis
		Independent Product and Carrier Due Diligence
		Independent Product Menu Optimization and Due Diligence
Compliance Obligation		DDW Consulting Services
		Product "Committee in a Box"