

AIS Planning earns CEFEX Fiduciary Advisor 2020 Recertification for the 7<sup>th</sup> year in a row.

St. Cloud, MN 9-11-2020 – AIS Planning continues their commitment to serving as a Fiduciary for their retirement plan clients. They have again recertified as a CEFEX Fiduciary Advisor from the Center For Fiduciary Excellence. Last year, AIS Planning was the **only** St. Cloud investment advisory firm certified and was one of only 6 others in the state of Minnesota.

Who is a Fiduciary? A fiduciary is an investment professional or advisor who is required by law and practice to act solely in the interests of and with undivided loyalty to their clients. A fiduciary's advices and recommendations must align with the clients' specific objectives, time frame and risk tolerance.

Cathy Juilfs AIFA, CEBS, CFP, resident of South Haven, MN is the President and Managing Director, for AIS Planning in St. Cloud, MN. Juilfs leads their 401(k)/Group Retirement Plan Division in addition to financial planning with private clients.

CEFEX is an independent assessment and certification organization. CEFEX provides comprehensive assessments as measures of risk and trustworthiness of investment fiduciaries. A CEFEX assessment involves a comprehensive review of an organization's adherence to the Global Standard of Fiduciary Excellence.