[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Fiduciary Responsibility Advisory Regarding Portfolio Restructuring

Dear [Client Name],

As your financial advisor, I am writing to provide formal notice regarding the proposed restructuring of your investment portfolio. In accordance with my fiduciary duty, I am obligated to act in your best interest and provide transparent justification for these changes.

Proposed Changes:
The restructuring involves adjusting your current asset allocation by [Description of changes, e.g., increasing fixed-income exposure or reducing high-growth equities].

Fiduciary Rationale:
These adjustments are being recommended based on the following factors:

- **Risk Alignment:** Ensuring the portfolio remains consistent with your stated risk tolerance of [Risk Level].
- **Market Conditions:** Responding to current economic shifts to protect principal capital.
- **Objective Achievement:** Optimizing the portfolio to meet your long-term goal of [Client Goal].

Conflicts of Interest:
I confirm that these recommendations are made without regard to any outside compensation or incentives. My primary obligation remains the maximization of your financial well-being.

Next Steps:
Please review the attached detailed breakdown of the proposed trades. I would like to schedule a call on [Date/Time] to discuss these changes and obtain your formal authorization to proceed.

Sincerely,

[Advisor Name]
[Firm Name]
[Contact Information]