

Date: [Insert Date]

To: [Client Name / Board of Trustees]

From: [Fiduciary/Advisor Name]

Subject: Fiduciary Advisory: Recommended Investment Strategy Adjustments

Dear [Client Name],

This letter serves as formal notification regarding recommended adjustments to your investment portfolio. As your designated fiduciary, I am obligated to act solely in your best interest, exercising the standards of care, skill, and diligence required to meet your long-term financial objectives.

Proposed Adjustments

Based on a recent review of market conditions and your current risk profile, we recommend the following changes:

- [Adjustment 1: e.g., Rebalancing equity allocation]
- [Adjustment 2: e.g., Increasing exposure to fixed income]
- [Adjustment 3: e.g., Liquidation of underperforming assets]

Fiduciary Rationale

These recommendations are made based on the following factors:

1. **Risk Mitigation:** To align the portfolio with current volatility levels.
2. **Diversification:** To reduce concentration in specific sectors that may face headwinds.
3. **Performance Optimization:** To capture opportunities in undervalued asset classes.

Impact Statement

These changes are designed to maintain the integrity of your Investment Policy Statement (IPS). While market fluctuations are inevitable, these adjustments aim to protect principal and ensure sustainable growth in accordance with your stated goals.

Next Steps

Please review the attached detailed report. Unless otherwise instructed, we will proceed with these adjustments on [Insert Date]. If you have questions regarding how these changes affect our fiduciary duty to your account, please contact me immediately.

Sincerely,

[Signature]

[Full Name]
[Title/Credentials]
[Company Name]