



"We want clients to know that they're part of our team."

~ Jeffrey Junior

## Trust the Fiduciary with Your Best Interests at Heart



Jeffrey B. Junior  
President of  
Trajan Wealth,  
Veteran of the  
U.S. Marine Corps

Trajan Wealth guides preretirees and retirees in growing portfolios while mitigating risk.

Many investors aren't aware that there are two types of financial advisors—brokers and fiduciaries—and only one of them is legally obligated to make recommendations in clients' utmost best interests.

Jeff Junior, a financial advisor of 18 years and president of Trajan Wealth, is proud to fall into the latter camp. "The difference between brokers and fiduciaries is that brokers sell a product and earn a commission, which means they are limited in what they can offer clients," Junior explains. "Brokers are only held to a 'suitability' standard, whereas fiduciaries are required to recommend the best possible solution for their client's situation."

Trajan Wealth became a registered fiduciary in 2011 and enjoys a long track record of trustworthy, mutually beneficial relationships with clients.

"All our advisors are on salary, and we only charge a flat, low advisory fee. Because we don't receive commissions upfront, we have incentive to retain clients' business long term," he says. "We

share a mutual interest in seeing our clients succeed. The more their portfolios grow, the more our revenue grows."

### Tactical Strategies for Protecting Principal

The preretirees and retirees who compose the majority of Trajan Wealth's clientele aren't looking to hit home runs in the market. Most, in fact, are primarily seeking to protect their hard-earned assets while not entirely missing out on market opportunities.

"At the end of the day, our clients still want to make money, but because of their stage of life, it's more important to preserve principal than to take unsubstantiated risks in the market," says Junior.

To achieve a balance of risk and reward, Trajan Wealth employs a tactical approach that adjusts portfolios to reflect variations in the marketplace—rather than adhering to the traditional buy-and-hold model. The firm also emphasizes "ultra-diversified" portfolios that largely consist of low-cost, tax-advantaged ETFs.

"We believe these strategies are the best way to get to the finish line, rather than subject our clients to unnecessarily high mutual fund fees or exposing them to unnecessary risk," Junior says.

Named after the famous Roman Emperor credited with bringing holistic reformation to Rome, Trajan Wealth seeks a similar goal with its valued clients, says Junior: "We want clients to know that they're part of our team. We don't talk in fancy lingo and hold ourselves on a pedestal above them. We're in this together to determine the best path for their goals."



Trajan Wealth is located at 9375 E. Shea Blvd. in Scottsdale, AZ. For more information, call 480-214-9835 or visit [trajanwealth.com](http://trajanwealth.com).