INSTITUTE FOR THE FIDUCIARY STANDARD

Fiduciary September: The largest annual conversation of financial advisers, planners, attorneys and experts on fiduciary advice

Fiduciary September 2026

Date: September 1, 2026
Contact: Knut Rostad **…** 301-509-6468 . Knut@thefiduciaryinstitute.org

Discussions to highlight regulatory failures on *fiduciary*, the need for Advisor groups and fiduciary advisers to act to set high standards

Fiduciary September will highlight the current state of fiduciary. In regulations, BD marketing, and indifference from advisor groups. Panels will also discuss ethics, the financial therapy designation, and differentiating fiduciary in the marketplace. The seven confirmed panel discussions are:

- ‘The State of Fiduciary Advice in 2026’
- ‘The State of ERISA and the Meaning of the Proposed Alts Rule at DOL in 2026’
- ‘The Certified Financial Therapist Designation Benefits CFPs’
- ‘Ethics, Standards and the CFP Board’
- ‘What Does “Independence” Mean … ’
- ‘Alts and PE/PC in Retirement Accounts?’
- ‘Differentiating fiduciary in the Marketplace’

Knut Rostad, president of the Institute for the Fiduciary Standard, states, “Fiduciary regulation over 17 years has failed. Today, broker sales reps and dual registrants freely claim fiduciary. The language of trusted advice is widely spoken; sales advice often delivered. This is costly. Consumers often have little idea what they get and what they pay. What they do know is they want what real fiduciary advisers provide. Expert, objective, and transparent advice in *their* interest. And lower costs.”

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The Institute for the Fiduciary Standard is a not for profit formed in 2011 to provide research, education and advocacy to consumers, policy makers and advisors on fiduciary principles and practices. Visit www.thefiduciaryinstitute.org

Fiduciary September 2026 Program Schedule

September 8 . 2:00 – 3:00 PM ET
'The State of Fiduciary Advice in 2026'

Ron Rhoades is a legal scholar, adviser and educator who has researched, written and commented on fiduciary duties for over 30 years. Dr. Rhoades is the nation's foremost scholar practitioner.

Ron Rhoades, Western Kentucky University
[Ron Rhoades | LinkedIn]

September 9 . 2:00 – 3:00 PM ET
'The Certified Financial Therapist (CFT)Designation: How it Benefits CFPs

Rick Kahler, veteran financial planner and CFT, joins Cody Garrett, a newer CFP and CFT, to discuss the value of the CFT designation for CFPs.

Cody Garrett, Measure Twice Planners
[Cody Garrett, CFP®, CFT™ | LinkedIn]
Rick Kahler, Kahler Financial Group
[Rick Kahler, MS, CFP®, CFT™, CeFT® | LinkedIn]

September 10 . 2:00 – 3:00 PM ET
'ERISA and the Meaning of the Proposed Alts Rule at DOL in 2026'

Ali Khawar provides a candid view of the state of ERISA in 2025 and 2026
Ali Khawar, Former Principal Deputy Assistant Secretary, U.S. DOL [Ali Khawar | LinkedIn]

September 15 . 2:00 – 3:00 PM ET
'Ethics, Standards and the CFP Board'

Researchers and practitioners discuss ethics, standards and the CFP Board in financial planning today.

Daniel Yerger, My Wealth Planners ®
[Daniel Yerger, Ph.D., MBA, CFP®, ChFC, AIF | LinkedIn]
Kristy L. Archuleta, University of Georgia
[Kristy Archuleta, Ph.D., LMFT, CFT | LinkedIn]
Dierdre Smith, Sparrow Wealth Management
[Deirdre Smith | LinkedIn]

September 16 . 1:00 – 2 :00 PM ET
'What is "Independence"' … Depends on Where you Sit?

The meaning of *independence* is hotly debated in financial advice. Dynasty CEO, Shirl Penney, writes in a blog the debate is off-base, that most get it wrong. Penney offers a simple answer. Opinion: Stop calling it independence if someone else can fire you … Is he right? Decide for yourself.

Justin Weinkle, CFO, Dynasty
Justin W. | LinkedIn
Brian Hambuger, Founder, MarketCounsel and the Hamburger Law Firm
Brian Hamburger | LinkedIn
Tracey Longo, (Moderator) Washington Editor, Financial Advisor Magazine
Tracey Longo | LinkedIn

September 23 . 2:00 – 3:00 PM ET
'PE and Alt Assets in a 401(k)? Good for retail investors?'

Alternative or private investments are championed by the current administration and financial industry for retirement plans. Many (perhaps most) independent researchers or policy experts sharply disagree. Here, Tim McGlinn and Chris Tobe make their case.

Tim McGlinn, The Alt View
Tim McGlinn | LinkedIn
Christopher Tobe, Investment Consultant
Christopher Tobe, CFA, CAIA | LinkedIn

September 24 . 1:00 – 2:00 PM ET
'Differentiating "Fiduciary" in the Marketplace'

The SEC's Reg BI deems brokers to be like advisers. Airwaves, websites and product pitches show brokers exalting their "trusted" or fiduciary advice. Fiduciary's distinction has diminished and differentiation is much more challenging. Former Consumer Federation Advocate, Barb Roper, writes "… the distinction needs to be based on practices not the standard." Michael Kitces says RIAs need new differentiators. *The Great Convergence & The Death Of Fiduciary Differentiation*

Two national authorities on fiduciary discuss how to distinguish "Fiduciary".

Natalie Pine, Chair, NAPFA
Natalie Pine, CFP®, ChSNC® | LinkedIn
Bob Veres, Writer, Commentator
Bob Veres | LinkedIn