

FINRA is providing this checklist to help members assess their obligations under the SEC’s Regulation Best Interest (Reg BI) and Form CRS Relationship Summary (Form CRS).¹ The checklist is not a substitute for any rule. Only the rule can provide definitive information regarding its requirements. Interpretive questions should be directed to the SEC, at tradingandmarkets@sec.gov. You should carefully review the rules and related guidance, including the SEC releases, Small Entity Compliance Guides, FAQs, and Staff Bulletins, which provide important information on these obligations.²

REG BI

1 Do you have procedures and training in place to assess recommendations using a **best interest** standard?

Status Completed ✓

Under Reg BI, recommendations must be in the retail customer’s best interest. The broker-dealer (BD) and the associated person (AP) may not place their interests ahead of the retail customer’s. The best interest standard is an overarching obligation, which is satisfied only if you comply with four component obligations: Care, Disclosure, Conflict of Interest and Compliance.

2 Reg BI applies to recommendations of any securities transaction or investment strategy involving securities (including account recommendations) to retail customers. Do your policies and procedures reflect the **terms and definitions** in Reg BI and do you have procedures and training in place to identify recommendations that are subject to Reg BI?

Status Completed ✓

Retail Customer

Reg BI only applies to recommendations to “retail customers.” Reg BI defines a “retail customer” as a natural person, or the **legal representative** of such person, who: (a) receives a **recommendation** of any securities transaction or **investment strategy** involving securities from a BD or AP; and (b) **uses** the recommendation primarily for **personal, family or household purposes**.

“Uses” means when, as a result of the recommendation:

- the retail customer opens a brokerage account with the BD, regardless of whether the BD receives compensation;
- the retail customer has an existing account with the BD and receives a recommendation from the BD, regardless of whether the BD receives or will receive compensation, directly or indirectly, as a result of the recommendation; or
- the BD receives or will receive compensation, directly or indirectly, as a result of that recommendation, even if that retail customer does not have an account at the firm.

The phrase “primarily for personal, family, or household purposes” covers any recommendation to a natural person for his or her account, other than recommendations to a natural person seeking these services for commercial or business purposes.

¹ Additional resources relating to Reg BI and Form CRS are available at FINRA’s [SEC Regulation Best Interest](#) Key Topics page.

² Reg BI is codified as Securities Exchange Act of 1934 (SEA) [Rule 15c-1](#) and the Form CRS requirements are codified as SEA [Rule 17a-14](#) (see also [Instructions to Form CRS](#)). The SEC’s releases for Reg BI, Form CRS, Interpretation of Solely Incidental and Interpretation of Investment Advisers’ Obligations and related Small Entity Compliance Guides, FAQs, Staff Bulletins and other materials are available at [Regulation Best Interest, Form CRS and Related Interpretations](#).

○ Legal Representative

“Legal representative” includes the non-professional legal representatives of such a natural person, e.g., a non-professional trustee that represents the assets of a natural person. Reg BI would not apply when the legal representative is acting in a professional capacity as a regulated financial services industry professional retained to exercise independent professional judgment. Therefore, recommendations to registered IAs and BDs or corporate fiduciaries would not trigger Reg BI. On the other hand, recommendations to non-professional trustees, executors, conservators and persons holding power of attorney that represent natural persons are covered.

○ Recommendation

Whether a “recommendation” is made turns on the facts and circumstances of a particular situation and is interpreted consistent with precedent under the anti-fraud provisions of the federal securities laws and with how the term has been applied under FINRA Rule [2111](#) (Suitability). Factors considered in determining whether a recommendation has been made include whether the communication – in light of its content, context and manner of presentation – ‘reasonably could be viewed as a call to action’ and ‘reasonably would influence an investor to trade a particular security or group of securities.’ The more individually tailored the communication to a particular customer or a targeted group of customers about a specific security or group of securities, the greater the likelihood that the communication may be viewed as a recommendation.

○ Investment Strategy

Consistent with guidance under FINRA Rule [2111](#), the term “investment strategy” is to be interpreted broadly, and includes, among others, recommendations generally to use a bond ladder, day trading, “liquefied home equity,” or margin strategy involving securities, irrespective of whether the recommendation mentions particular securities. Additionally, under Reg BI, an “investment strategy involving securities” expressly includes “account recommendations.”

3

Do you apply a best interest standard to recommendations of **types of accounts**?



The best interest standard explicitly applies to recommendations of types of accounts. A BD or AP must have a reasonable basis to believe that a recommendation of a securities account type (e.g., brokerage or advisory, or among the types of accounts offered by the firm, including IRAs) is in the retail customer’s best interest at the time of the recommendation and does not place the financial or other interest of the BD or AP ahead of the interest of the retail customer.

In general, when considering recommendations of types of accounts, you should consider: (a) services and products provided in the account; (b) projected cost of the account; (c) alternative account types available; (d) services the retail customer requests; and (e) the retail customer’s investment profile.

With regard to IRAs, in addition to the factors above, you should consider: (a) fees and expenses; (b) level of services available; (c) ability to take penalty-free withdrawals; (d) application of required minimum distributions; (e) protections from creditors and legal judgments; (f) holdings of employer stock; and (g) any special features of the existing account.

4

If you agree to provide **account monitoring**, do you apply the best interest standard to both explicit and **implicit hold recommendations**?



Status
Completed



Reg BI imposes no duty to monitor a customer's account following a recommendation. However, if you agree to perform account monitoring services, you are taking on an obligation to review and make recommendations regarding the account (e.g., to buy, sell or hold) on the specified, periodic basis that you have agreed to with the retail customer. In such circumstances, Reg BI would apply even where you remain silent (i.e., an implicit hold recommendation).

For example, if you agree to monitor a retail customer's account on a quarterly basis, the quarterly review and resulting recommendation will be subject to Reg BI, including an implicit recommendation to hold if you are silent as to the securities in the account. In addition, if you agree to monitor the customer's account, you are required to disclose the terms of such account monitoring services (including the scope and frequency of such services) pursuant to the Disclosure Obligation. IA registration requirements also might apply if a BD agrees to conduct ongoing monitoring in a manner not reasonably related to providing buy, sell or hold recommendations.

Importantly, you may voluntarily, and without any agreement with your customer, review the holdings in your retail customer's account for the purposes of determining whether to provide a recommendation to the customer. This voluntary review is not considered to be "account monitoring," and would not create an implied agreement with the customer to monitor the account.

5

Do you exercise reasonable **diligence, care, and skill** when making recommendations to retail customers?



Status
Completed



When making a recommendation, Reg BI's Care Obligation requires the BD or AP to exercise reasonable diligence, care, and skill in meeting the components of the Care Obligation: reasonable-basis; customer-specific; and quantitative.

The reasonable basis component requires an understanding of the potential risks, rewards, and costs associated with the recommendation, and a reasonable basis to believe that the recommendation could be in the best interest of at least some retail customers.

The customer-specific component requires a reasonable basis to believe that the recommendation is in the best interest of a particular retail customer based on that customer's investment profile and the potential risks, rewards, and costs associated with the recommendation and does not place the BD's or AP's interest ahead of the customer's interest.

The quantitative component requires a series of recommended transactions to not be excessive and be in the retail customer's best interest in light of the retail customer's investment profile and to not place the BD's or AP's interest ahead of the retail customer's interest.

The components of the Care Obligation are based on and similar to FINRA's suitability obligations with important enhancements. Care, skill and costs (in addition to applying a best interest standard) are express elements under Reg BI for consideration when making recommendations to retail customers.

6

Do you guard against **excessive trading**?Status
Completed

Under the quantitative care component of Reg BI's Care Obligation, the BD or AP must exercise reasonable diligence, care, and skill to have a reasonable basis to believe that a series of recommended transactions, even if in the retail customer's best interest when viewed in isolation, is not excessive and is in the retail customer's best interest when taken together in light of the retail customer's investment profile and does not place their interests ahead of the retail customer's. This obligation incorporates FINRA's quantitative suitability obligation (that a series of recommended transactions are appropriate and not excessive) and applies the best interest standard to a series of recommended transactions, irrespective of whether the BD exercises actual or de facto control over a customer's account. Excessiveness is evaluated based on existing guideposts, such as turnover rate, cost-to-equity ratio, and the use of in-and-out trading.

7

Do you gather customer investment profile information?

Status
Completed

The retail customer investment profile includes, but is not limited to, the retail customer's age, other investments, financial situation and needs, tax status, investment objectives, investment experience, investment time horizon, liquidity needs, risk tolerance, and any other information the retail customer may disclose to the broker, dealer, or a natural person who is an associated person of a broker or dealer in connection with a recommendation. This is consistent with the concept of a "customer's investment profile" under FINRA's suitability rule.

The reasonableness of a BD's or AP's efforts to collect information regarding a customer's investment profile information depends on the facts and circumstances of a given situation, and the importance of each factor may vary depending on the facts and circumstances of the particular case. If you determine not to obtain or analyze one or more of the factors specifically identified in the definition of "Retail Customer Investment Profile," you should document your determination that the factor(s) are not relevant components of a retail customer's investment profile in light of the facts and circumstances of the particular recommendation.

BDs and APs must obtain and analyze enough customer information to have a reasonable basis to believe that the recommendation is in the best interest of the particular retail customer.

8

Do you consider costs when making a recommendation?

Status
Completed

Cost must *always* be considered when making a recommendation. Moreover, consideration of cost includes not only the cost of purchase, but also any costs that may apply to the future sale or exchange of the security, such as deferred sales charges or liquidation costs. However, while cost must always be considered, it is not dispositive, and its inclusion in the rule text is not intended to limit or foreclose a recommendation of a more costly product if there is a reasonable basis to believe that product is in the best interest of a particular retail customer.

9 Do you consider **reasonably available alternatives** to the recommendation?



Status
Completed



You should consider reasonably available alternatives, if any, offered by your BD in determining whether you have a reasonable basis for making the recommendation. An evaluation of reasonably available alternatives does not require an evaluation of every possible alternative (including those offered outside the firm) nor does it require BDs to recommend one “best” product.

A BD should have a reasonable process for establishing and understanding the scope of such “reasonably available alternatives” that would be considered by particular APs or groups of APs (e.g., groups that specialize in particular product lines) in fulfilling the reasonable diligence, care and skill requirements under the Care Obligation.

10 Do you consider how to ensure that **high-risk** or **complex products** are in a retail customer’s best interest?



Status
Completed



Although not a rule requirement, BDs should consider applying heightened scrutiny as to whether high-risk or complex investments are in a retail customer’s best interest and documenting the basis for a recommendation of a high-risk or complex product. SEC Staff explained that examples of products where heightened scrutiny may be necessary include, but are not limited to, inverse or leveraged exchange-traded products, investments traded on margin, derivatives, crypto asset securities, penny stocks, private placements, asset-backed securities, volatility-linked exchange-traded products, and reverse-convertible notes. BDs should assess whether securities or investment strategies they recommend to retail customers have similar characteristics as those in the SEC Staff’s examples and consider whether applying heightened scrutiny is necessary.

11 Prior to or at the time of the recommendation, do you provide retail customers with full and fair written disclosure of all material facts relating to the scope and terms of the relationship with the retail customer? Full and fair written disclosure means sufficient information to enable a retail customer to make an informed decision with regard to a recommendation. Such disclosure must include:



Status
Completed



The capacity in which you are acting (BD or IA)

A standalone BD generally may satisfy this requirement by delivering the Form CRS to the retail customer.

For BDs who are dually registered, and APs who are either dually registered or who are not dually registered but only offer BD services through a firm that is dually registered, providing Form CRS will not be sufficient to disclose their capacity, and they must disclose if they are acting as a BD when making a recommendation.

In addition, an AP of a dual registrant who does not offer investment advisory services must disclose that fact as a material limitation. Similarly, an AP registered in a limited capacity (e.g., a Series 6) must disclose that limitation (i.e., she cannot recommend all available products).

Material fees and costs that apply to the retail customer’s transactions, holdings, and accounts

This should build upon the fees and costs disclosure in Form CRS, with more particularity, such as whether fees are deducted from the customer’s account per transaction or quarterly. This obligation would not require individualized disclosure for each retail customer. Rather, the use of standardized numerical or other non-individualized disclosure (e.g., reasonable dollar or percentage ranges) is permissible.

The type and scope of services – whether or not the BD will monitor the retail customer’s account and, if so, the scope and frequency of those services

Although Form CRS may disclose that the firm provides account monitoring services, Reg BI requires disclosure about whether or not account monitoring would occur for the particular retail customer and the scope and frequency of those services.

Any requirements for retail customers to open or maintain an account or establish a relationship (e.g., minimum account size)

This would include any requirements for retail customers to open or maintain an account, or to avoid additional fees when a threshold is crossed, such as a low account balance.

Any material limitations on the securities or investment strategies involving securities that may be recommended to the customer

Material limitations include recommending only proprietary products or a specific asset class; products with third-party arrangements (revenue sharing, mutual fund service fees); products from a select group of issuers; the fact that IPOs are available only to certain clients; and that an AP of a dually registered firm does not offer investment advisory services or is registered in a limited capacity (e.g., Series 6).

The general basis for the recommendation (i.e., what might commonly be described as the firm’s investment approach, philosophy, or strategy)

This may be standardized or a summary; however, the disclosure should also address circumstances when a standardized basis does not apply, and how the BD will notify the customer when that is the case.

Firms should encourage APs to discuss the basis for any particular recommendation with their retail customers and the associated risks, particularly when the recommendation is significant to the customer (e.g., the decision to roll over a 401(k) into an IRA), and in some cases document the basis for the recommendation.

Risks associated with the recommendation

Standardized disclosure is permitted.

12

At or prior to making a recommendation, do you make full and fair written disclosure of all material facts relating to conflicts of interest?



Status
Completed
✓

Material facts regarding conflicts of interest include, for example: conflicts associated with proprietary products, payments from third parties and compensation arrangements. BDs must disclose all material facts relating to conflicts of interest associated with the recommendation. This does not require that information regarding conflicts be disclosed on a recommendation-by-recommendation basis. Standardized written disclosure of this information may be made, provided that it sufficiently identifies the material facts relating to conflicts of interest associated with a particular recommendation.

13

Do you ensure that you do not use the term “advisor” or “adviser” unless you are a registered investment adviser, a registered municipal advisor, a registered commodity trading advisor or an advisor to a special entity?



Status
Completed



Use of the terms “advisor” or “adviser” in a name or title by: (a) a BD that is not also an RIA; or (b) a financial professional that is not a supervised person of an RIA, would presumptively violate Reg BI. Exceptions would include a BD/AP that acts on behalf of a municipal advisor or commodity trading advisor, or an advisor to a special entity. In addition, an RR of a dually registered BD may use firm materials when the BD/IA firm has the term “advisor” or “adviser” in its title.

14

Do APs supplement written disclosures with subsequent oral disclosure?



Status
Completed



Oral disclosure of a material fact may be required to supplement, clarify or update written disclosure made previously. BDs must maintain a record that oral disclosure was provided to the retail customer (but not the substance of the disclosure).

Although not required by Reg BI, the SEC encourages, as a best practice, following oral disclosures with timely, written disclosure summarizing the information conveyed orally.

15

Do you have policies and procedures to **identify** and **address** the firm’s conflicts of interest?



Status
Completed



Firms must have written policies and procedures reasonably designed to identify and, at a minimum, disclose or eliminate all conflicts of interest associated with recommendations covered by Reg BI.

A conflict of interest is an interest that might incline a BD or AP – consciously or unconsciously – to make a recommendation that is not disinterested.

16

Do you have policies and procedures to **identify** and **mitigate** the AP’s conflicts?



Status
Completed



Conflicts that create an incentive for the AP to place the BD’s or AP’s interest ahead of the retail customer’s interest must be mitigated.

Mitigation measures will depend on the nature and significance of the incentives and a variety of factors related to a BD’s business model, such as its size and retail customer base, and the complexity of the security or investment strategy that is being recommended.

17

Do you have policies and procedures to **identify** and **disclose** material limitations on products recommended?



Status
Completed



Material limitations include, for example, recommending only proprietary products or a specific asset class; products with third-party arrangements; products from a select group of issuers; or making IPOs available only to certain clients.

18

Do you have policies and procedures to **prevent** material limitations from causing the BD or AP to make recommendations that place the BD's or AP's interest ahead of the retail customer's interest?



Status
Completed
✓

Policies and procedures to prevent harm from material limitations could consist of establishing product review processes for products that may be recommended, including establishing procedures for identifying and mitigating the conflicts of interests associated with the product, or declining to recommend a product where you cannot effectively mitigate the conflict, and identifying which retail customers would qualify for recommendations from the product menu.

As part of this process, firms may consider: evaluating the use of "preferred lists"; restricting the retail customers to whom a product may be sold; prescribing minimum knowledge requirements for APs who may recommend certain products; and conducting periodic product reviews to identify potential conflicts of interest, whether the measures addressing conflicts are working as intended, and to modify the mitigation measures or product selection accordingly.

19

Do you have policies and procedures to **identify** and **eliminate** sales contests, bonuses, non-cash compensation and quotas based on the sale of specific securities or specific types of securities within a limited time?



Status
Completed
✓

Reg BI bans these practices. This requirement does not apply to compensation practices based on, for example, total products sold, or asset growth or accumulation, and customer satisfaction.

This requirement would not prevent a BD from offering only proprietary products, placing material limitations on the menu of products, or incentivizing the sale of such products through its compensation practices, so long as the incentive is not based on the sale of specific securities or types of securities within a limited period of time.

The requirement also is not intended to prohibit training or education meetings, provided that these meetings are not based on the sale of specific securities or types of securities within a limited period of time, or receipt of certain employee benefits by statutory employees, as these benefits would not be considered to be non-cash compensation for purposes of Reg BI.

20

Do you have policies and procedures to ensure **compliance** with Reg BI?



Status
Completed
✓

Reg BI's Compliance Obligation requires that BDs establish, maintain and enforce written policies and procedures reasonably designed to achieve compliance with Reg BI.

In addition to the required policies and procedures, depending on the BD's size and complexity, a reasonably designed compliance program generally would also include controls, remediation of non-compliance, training, and periodic review and testing.

21

Do you have policies and procedures and systems to ensure Reg BI's **recordkeeping** obligations are satisfied?



Status
Completed
✓

BDs must make a record of all information collected from and provided to the retail customer pursuant to Reg BI, as well as the identity of each AP responsible for the account. [SEA Rules 17a-3\(a\)\(35\)](#) and [17a-4\(e\)\(5\)](#) codify the recordkeeping requirements associated with Reg BI.

BDs are not required to create and maintain records to evidence best interest determinations on a recommendation-by-recommendation basis. However, a BD must be able to demonstrate that it had a reasonable basis to believe that each particular recommendation was in the best interest of the retail customer at the time of the recommendation. The SEC encourages BDs to adequately document the basis for a recommendation in particular contexts, such as recommendations of more complex, risky or expensive products, significant investment decisions, such as rollovers and choice of accounts, and where a recommendation may seem inconsistent with a retail customer's investment objectives on its face.

22

Have you implemented **training** to ensure that APs are aware of Reg BI's requirements?



Status
Completed
✓

The SEC noted that training generally is an important vehicle to communicate firm culture, specific requirements of a firm's code of conduct and its conflicts management framework.

1

Have you developed a two-page (four for dual registrants³ or affiliates, if combined) **relationship summary known as Form CRS?**



Status
Completed
✓

This applies to both IAs and BDs. Firms must write their relationship summaries in plain language, taking into consideration retail investors' level of financial experience. Firms are encouraged, but not required, to use electronic and graphical formatting. The Form CRS instructions require firms to present information under standardized headings and to respond to all the items in the instructions in a prescribed order.

2

Does your **relationship summary** include:



Status
Completed
✓

An introduction to the firm?

This must include: (a) the name of the BD or IA, and whether the firm is registered with the SEC as a BD, IA or both; (b) an indication that BD and IA services and fees differ and that it is important for the retail investor to understand the differences; and (c) a statement that free and simple tools are available to research firms and financial professionals on the SEC's investment education website (Investor.gov/CRS), which provides educational materials about BDs, IAs and investors.

A description of services and advice that can be provided?

The relationship summary must describe all relationships and services offered to retail investors, even if the investor at issue does not qualify for or is not being offered a particular service currently. The description must address certain specified topics, including monitoring, limited investment offerings, and account minimums.

A description of fees and costs, applicable standard of conduct, and examples of how the firm makes money and conflicts of interest?

Firms must summarize the principal fees and costs that retail investors incur with respect to their BD and IA accounts, and the conflicts they create. Firms must include prescribed language relating to standards of conduct. Firms must also describe ways the firm and its financial professionals make money, and related conflicts of interest.

Relevant disciplinary history?

The relationship summary must include a separate section about whether a firm and its financial professionals have reportable disciplinary history and where investors can conduct further research on these events.

How additional information may be obtained?

Firms must state where retail investors can find additional information about their BD and IA services.

³ Dual registrants do not include SEC-registered broker-dealers and state-registered investment advisers. See General Instruction 11.C. to Form CRS regarding the definition of a "dual registrant."

Prescribed “conversation starters” for investors to ask?

Firms are required to include prescribed “conversation starters” that retail investors can use to engage in dialogue with their financial professional about their individual circumstances. However, if a required disclosure or conversation starter is inapplicable to your business, or specific wording required by the Form’s instructions is inaccurate, you may omit or modify that disclosure or conversation starter.

3

Do you have a process in place to **file** the Form CRS?

Status
Completed

✓

Firms must file the relationship summary through Web CRD® (dual registrants file their relationship summaries using both IARD™ and Web CRD®).

4

Do you have a process in place to **update** the Form CRS?

Status
Completed

✓

Firms must update Form CRS and file it within 30 days whenever any information becomes materially inaccurate.

Firms must communicate any changes in the updated relationship summary to retail investors who are existing clients or customers within 60 days after the updates are required to be made and without charge. Firms can make the communication by delivering the amended relationship summary or by communicating the information through another disclosure that is delivered to the retail investor.

Form CRS General Instruction 8 sets forth requirements for updating the relationship summary, including filing and delivering an exhibit that highlights changes to an updated relationship summary.

5

Are you **delivering** Form CRS to each **new or prospective customer** who is a retail investor before or at the earliest of:

Status
Completed

✓

(a) a recommendation of an account type, a securities transaction or an investment strategy involving securities; (b) placing an order for the retail customer; or (c) the opening of a brokerage account for the retail customer?

If included in a packet of information, the relationship summary must be placed first. If the relationship summary is delivered electronically, it must be presented prominently in the electronic medium, for example, as a direct link or in the body of an email or message and must be easily accessible for retail investors.

6

Do you have a process in place to **deliver** the relationship summary to **existing retail customers**?Status
Completed

Firms must deliver the relationship summary to existing retail investor customers before or at the time firms open a new account that is different from the retail investor's existing account. In addition, firms must deliver the relationship summary when they recommend that the retail investor roll over assets from a retirement account, or when they recommend or provide a new service or investment outside of a formal account (e.g., variable annuities or a first-time purchase of a direct-sold mutual fund through a "check and application" process). With respect to existing customers, firms should deliver the relationship summary in a manner consistent with the firm's existing arrangement with that customer and with the SEC's electronic delivery guidance.

Firms must initially deliver the relationship summary to each existing retail investor customer within 30 days after the date by which they are first required to electronically file the relationship summary with the SEC.

7

Are you posting the relationship summary on your **public website**?Status
Completed

Firms must post the current version of the relationship summary prominently on your public website if you have one. The instructions set forth requirements, including design requirements, for a relationship summary that is posted on your website.

8

Do you have **recordkeeping procedures** to comply with the relationship summary requirements?Status
Completed

BDs must make and keep current a record of the date that each relationship summary was provided to each retail investor, including any relationship summary that was provided before such retail investor opens an account.

BDs must maintain and preserve, in an easily accessible place, the following records until at least six years after such record or relationship summary is created: (a) all records of the dates that each relationship summary was provided to each retail investor, including any relationship summary that was provided before such retail investor opens an account, as well as (b) a copy of each relationship summary.

[SEA rules 17a-3\(a\)\(24\)](#) and [17a-4\(e\)\(10\)](#) codify the recordkeeping requirements associated with Form CRS.

FINRA Compliance Tool Disclaimer

This optional tool is provided to assist member firms in fulfilling their regulatory obligations. This tool is provided as a starting point, and you must tailor this tool to reflect the size and needs of your firm. Using this tool does not guarantee compliance with or create any safe harbor with respect to FINRA rules, the federal securities laws or state laws, or other applicable federal or state regulatory requirements. This tool does not create any new legal or regulatory obligations for firms or other entities.

Updates - This tool was last reviewed and updated, as needed, on **February 10, 2026**. This tool does not reflect any regulatory changes since that date. FINRA periodically reviews and updates these tools. FINRA reminds member firms to stay apprised of new or amended laws, rules and regulations, and update their WSPs and compliance programs on an ongoing basis.

Additional resources relating to Reg BI and Form CRS are available at FINRA's [SEC Regulation Best Interest Key Topics](#) page.

Staff Contacts - FINRA's Office of General Counsel (OGC) staff provides broker-dealers, attorneys, registered representatives, investors and other interested parties with interpretative guidance relating to FINRA's rules. Please see [Interpreting the Rules](#) for more information.

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