



## Investment advisers adjust to changing industry tide

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*By Jennifer Wentz*

...That's not to say the only way advisers can adapt is to go off on their own. Some long-established firms, like Harrisburg-based Roof Advisory Group, have also found ways to roll with the changes.

Jeffrey Roof founded the firm in 1998 — a time when buying bonds required receiving faxes and making phone calls, said Bryson Roof, Jeffrey Roof's son and an adviser with the firm.

Roof has, like many firms, adapted to changing technologies, as well as the ebb and flow of regulatory demands. Bryson Roof, however, credits much of the firm's success to its ability to act in clients' best interest, a task made easier by its boutique, independent structure.

An Obama-era regulation often called the "fiduciary rule" would force all advisers to act as fiduciaries — meaning in their clients' best interests — when handling retirement accounts.

Roof Advisory has always acted in a fiduciary capacity. Even if Trump ends up repealing the rule, Roof thinks the firm's strategy will continue to play well with clients. That includes everyone from baby boomers and Gen Xers, who are trying to plan not only for themselves but also their children and aging parents, to millennials, who tend to be more fee-conscious and ask more questions than their parents....