

FOR IMMEDIATE RELEASE**Contact:** Raymond Mullaney**Company:** Equity Risk Sciences (ERS)**Phone:** (203) 254-0000**Email:** Ray@ERS.ai**Website:** www.InvestLabs.ai

**Equity Risk Sciences introduces:
the FIDUCIARY RISK NAVIGATOR™**

***The Most Important Advancement in Fiduciary Risk Detection
Since Independent Audits Became Mandatory***

North Kingstown, RI — February 28, 2025 — Fiduciaries have long struggled to protect their clients from devastating investment losses. Traditional risk models fail precisely when they're needed most, and outdated valuation methods leave portfolios exposed to avoidable disasters. Today, **Equity Risk Sciences (ERS)** introduces a groundbreaking solution: the **Fiduciary Risk Navigator™ (FRN)**, a revolutionary risk intelligence system poised to redefine fiduciary duty in the 21st century.

When the **Securities and Exchange Commission (SEC)** mandated independent audits for public companies in 1934, it transformed financial transparency. Before that, investors had little visibility into the true financial condition of the companies they invested in, often relying on incomplete or misleading corporate disclosures. Independent audits forced public companies to disclose verified financial statements, revealing critical financial truths that were previously hidden.

Yet, even with these disclosures, investors remain vulnerable to financial disasters because traditional analysis is still backward-looking—it provides a static snapshot of financial health rather than a forward-looking risk assessment.

The Next Revolution in Fiduciary Investing

Just as independent audits revolutionized financial transparency, FRN introduces a new era of risk intelligence by detecting subtle but significant shifts in a company's financial health—long before these risks materialize into catastrophic losses.

Unlike conventional tools that focus on quarter-over-quarter changes, FRN identifies trends in financial strength, liquidity, and long-term durability—offering fiduciaries an unprecedented ability to act before financial risks escalate.

The Definitive Fiduciary Solution: Smarter, Safer, More Profitable Investing

For fiduciaries, safeguarding client capital isn't optional—it's a legal and ethical obligation. Yet, history proves that conventional investment models fail to prevent catastrophic losses. **ERS's technology empowers investment professionals with an unmatched ability to avoid major losses and capture gains with statistical confidence.** This is not speculation—it's a **data-driven reality**.

The *Higher* Fiduciary Standard of Care, Redefined

- **ERS Ratings Expose Hidden Risks Before They Become Disasters** – Fiduciaries can now act proactively, not reactively.
- **Precision-Driven Opportunity Detection** – ERS identifies stocks with the highest probability of exceptional returns, backed by decades of quantitative research.
- **A Scientific Framework for Investment Decisions** – Eliminating guesswork, ERS provides a structured, data-driven approach to investment management, ensuring that decisions align with fiduciary responsibilities.

A Fiduciary's Best Defense Against Hidden Risks

The **most dangerous financial declines start subtly**—with rising debt, deteriorating liquidity, weakening cash flows, or shrinking profit margins. These early warning signs are often **too small to trigger alarms individually**, yet when analyzed as part of a broader trend, they reveal **a growing probability of major losses**.

Traditional financial reports **miss these early indicators**, leaving fiduciaries to react only after a crisis has begun. **By the time a company publicly discloses major financial distress, it's often too late—billions in market value may have already been wiped out.**

With **FRN**, fiduciaries **gain real-time visibility into emerging financial risks**, allowing them to **act decisively before risk turns into loss**.

The Future of Fiduciary Excellence

In an industry where the **cost of being wrong is catastrophic**, ERS delivers a **new level of clarity, accuracy, and foresight** that fiduciaries have never had before. The **Fiduciary Risk Navigator™** isn't just an improvement—it is **the future of fiduciary responsibility**.

Investment professionals who embrace ERS aren't just refining their process—they are setting a new standard for what it means to be a true fiduciary.

The **Fiduciary Risk Navigator™** is now available for fiduciaries, investment advisors, and institutions committed to safeguarding their clients' financial futures.

For more information, visit www.InvestLabs.ai, contact Ray@ERS.ai, or call **(203) 254-0000**.