

# NAPFA: CONSUMER TOOLS



## The Search is Over...

### *What NAPFA-Registered Financial Advisors Can Do For You!*

Americans are faced with the frightening reality that they alone control their financial future. Standing in their way is a plethora of confusion, information overload and product salespeople (posing as financial planners) looking out for their own self interests.

This is where a **NAPFA-Registered Financial Advisor** can help.

Members of the National Association of Personal Financial Advisors (NAPFA) who have met all necessary requirements of membership have earned the right to call themselves NAPFA-Registered Financial Advisors. This prestigious title is recognized by those in the industry and in the media as identifying those who are professional, ethical financial advisors.

It's all about putting you, the consumer, first. NAPFA-Registered Financial Advisors are fiduciaries - at all times - for those who use their services. They take a holistic approach to planning that takes into account all of the client's financial considerations - from investing to estate planning. The goal is always to preserve and grow your money.

NAPFA does not "beat the bushes" to find planners to join the organization. Only those professionals who make the grade - who meet the organization's high standards - are accepted. It's those standards that NAPFA-Registered Financial Advisors adhere to that is making people take notice.

NAPFA-Registered Financial Advisors serve consumers. They are financial advisors who are highly competent and have met more than a de minimus certification standard, offer holistic service, and operate on an objective Fee-Only basis. That means they do not sell financial products on commission. They are unbiased, without the potential for conflicts of interest. That means their only purpose is to look out for their clients' overall financial well-being.

NAPFA-Registered Financial Advisors are not tipsters. They are not insurance agents. They are not stockbrokers. And they are not untrained people who hang out a financial planner shingle because, let's face it, they don't exist.

NAPFA insists that every NAPFA-Registered Financial Advisor meet the highest competency standards:

- They must meet stiff credentialing and educational requirements.
- They must be primarily engaged as holistic financial advisors (rather than merely investment or tax advisors).
- They must meet the most rigorous continuing education requirements in the industry.
- They must submit to outside professional review, to ensure that they do not have the conflicts of interest that commissions bring.
- They must submit a financial plan for review by peers, before they can be admitted.

It's no wonder that more than half of those who inquire about joining NAPFA are denied admission when they initially apply.

There's one way to ensure you've found a financial advisor who will put your interests first. Make sure they are a NAPFA-Registered Financial Advisor!

Learn more about NAPFA at  
1-800-366-2732  
[www.NAPFA.org](http://www.NAPFA.org).