NAPFA – *Truly Comprehensive, Strictly Fee-Only!*

Since 1983, the National Association of Personal Financial Advisors (NAPFA) has offered consumers access to truly comprehensive, strictly Fee-Only financial advisors. Those professionals who become a NAPFA-Registered Financial Advisor have committed themselves to the three primary ideals of NAPFA – members are comprehensive, members display the highest levels of competency, and members are Fee-Only in their compensation.

NAPFA firmly believes that as long as all NAPFA-Registered Financial Advisors adhere to these three principles – comprehensive planning, professional competency, and Fee-Only compensation – they can prudently guide their clients in achieving their financial dreams. NAPFA, and our members, are unwavering in support of these principles. They have guided our members since 1983 and will continue to do so well into the future.

NAPFA-Registered Financial Advisors practice truly comprehensive financial planning, meaning they will carefully examine your entire financial situation and identify strategies for you to successfully achieve all of life's milestones. When financial planners become members of NAPFA, they are required to submit a financial plan to a peer review to ensure it is truly comprehensive in nature. The organization's standards require that all of life's stages are addressed and that prudent recommendations are offered…with only the client's best interests in mind.

During this same review process, every prospective member is required to submit information on their background, experience, education, and credentials to make certain their professional competency matches the requirements of NAPFA-Registered Financial Advisors. After acceptance into NAPFA, members are expected to attain Continuing Education (CE) credits to maintain good standing within the organization. This also allows you to be at ease in knowing that your NAPFA-Registered Financial Advisor is thoroughly aware of industry trends and information that will allow them to make the prudent recommendations you depend on.

NAPFA-Registered Financial Advisors are strictly Fee-Only, which means they do not accept commissions or any additional fees from outside sources for the recommendations they make to you. Your advisor's fee is their only compensation, which clearly indicates that their interests solely lie with you and your family. To further increase your comfort level, members are asked to sign a Fiduciary Oath to ensure you remain their #1 priority.

Ongoing turbulence in our economy has forced individuals and families to make tough financial decisions. More than ever you need to be able to trust the professionals who can help you face those decisions with confidence. You can have confidence in *your* NAPFA-Registered Financial Advisor.

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