

## MAKE A SMART MONEY DECISION WHEN LOOKING FOR A FINANCIAL ADVISOR

Members of the National Association of Personal Financial Advisors—NAPFA—consistently dominate the lists of the nation's leading financial planners.

It's all about putting you, the consumer, first. We serve as fiduciaries for those who use our services. We design a comprehensive approach that takes into account all of a client's financial considerations—from investing to estate planning. The goal is always to preserve and grow your money.

We don't beat the bushes for planners to join NAPFA. Only those who make the grade—who meet our high standards—are accepted.

And there are good reasons why NAPFA—Registered Financial Advisors are being recognized.

NAPFA serves the consumer. It consists solely of financial advisors who are highly competent and have met more than a de minimus certification standard, offer comprehensive service, and operate on an objective Fee-Only basis. That means we don't sell financial products on commission. We're unbiased, without the potential for conflict of interest. And that means our only purpose is to look out for our clients' overall financial well-being.

We're not tipsters. We're not insurance agents. We're not stockbrokers. And we're not untrained people who hang out a financial planner shingle.

We insist on the highest competency standards:

- Our members must meet stiff credentialing and educational requirements.
- They must be primarily engaged as comprehensive financial advisors (rather than merely investment or tax advisors).
- They must meet the most rigorous continuing education requirements.
- They must submit to outside professional review, to ensure that they don't 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.

If You've Arrived, You Want A Financial Advisor Who's Arrived.

There's one way to guarantee you've found a financial planner who will put your interests first. Contact the National Association of Personal Financial Advisors—NAPFA—at 1-800-366-2732, or visit our web site at [www.napfa.org](http://www.napfa.org).

*We're known by the standards we keep™*

