

# What's Different about a NAPFA-Registered Financial Advisor?

Americans are faced with the frightening reality that they control their financial future. Standing in their way is confusion, information overload and product salespeople 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 field 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 their clients. 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-Registered Financial Advisors serve consumers. They are financial advisors who are highly competent and have met more than a de minimis certification standard, offer holistic service, and operate on an objective Fee-Only basis. That means they do not sell financial products on commission. Their only purpose is to look out for their clients' overall financial well-being.

NAPFA insists that every NAPFA-Registered Financial Advisor meet the highest competency standards. All NAPFA-Registered Financial Advisors must:

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

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.

You can find a NAPFA-Registered Financial Advisor to help with your planning needs by visiting NAPFA's [Find an Advisor](#) portal.